

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.

Estimate of Expenses

The following amounts represent the estimated cost of full-time attendance during the fall, winter, and spring quarters of the 2019-20 school year:

	<i>One Year</i>	<i>Each Quarter</i>
Tuition & fees* (12-17.5 hours)	\$29,898	\$9,966
General fee**	915	305
Residence-hall Rent	4,860	1,620
Minimum Board***	3,450	1,150
Total	\$39,123	\$13,041

Books and 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, Student Association fees, and graduation fees.

** The General Fee covers access to general on-campus health services, technology systems, and student life activities.

***Standard Meal Plan. See the Meal Plan section regarding upgrade options.

Financial Requirements for 2019-2020

Tuition — Angwin Campus

The tuition rates reflect a charge of \$865 per quarter hour up to 11.5 hours. Tuition for 12 to 17.5 hours is \$9,966. All hours over 17.5 are charged at \$668 per hour.

Lecture-type courses that are audited are charged at the half-tuition rate. Participation-based courses may be audited, but full tuition is charged.

Senior Citizens (65 years and older) may take classes at a reduced rate of \$195 per hour (credit) or \$145 per hour (audit). These special rates are available to senior citizens on an “empty-seat” basis. Regular degree students paying full tuition have priority.

Quarterly Fees

General Fee \$305 per qtr
Student Health Plan \$543 per qtr

One-Time Fees

Application Fee (first time only) \$30
Waived for online application.

Enrollment Fee (non-refundable)...\$200
Required before registering for classes or making housing plans.

Transcript Fee \$25
Billed at first enrollment. Entitles the student to request up to twenty-five paper copies of the official transcripts without additional charge.

Miscellaneous Fees

Miscellaneous fees are charged when incurred by the student, including the following:

ACT Residual Testing	\$60
Course Drop	\$35
Course Fees	Varies
<i>Fees vary depending on course. See Course Fees section for more detail.</i>	
Credit by Exam.....	\$25 per credit
Final Exam Rescheduling	\$100
Graduation Application	\$75
Late Application Fee	\$75
Graduation in Absentia	\$100
Late Registration	\$35
Lost or Replacement Residence Hall Key.	\$25
Lost or Replacement Student ID Card.....	\$15
Replacement Diploma.....	\$25
TEAS Assessment (Nursing).....	\$80
Waiver Exam	\$25

Tuition — Online MBA Program

\$424 per quarter hour. There is a \$40 non-refundable application fee for the program.

Tuition — Other Campuses

<i>LVN to RN Program</i>	
Napa Campus	\$518 per hour
<i>RN to BSN Program</i>	
Napa Campus	\$442 per hour

Financial Information

Enrollment and Billing Procedures

Enrollment Fee

A non-refundable \$200 Enrollment Fee is required before new students, or returning students after a year detachment from the college, can register for classes or make housing plans. Students who spend a year in Adventist Colleges Abroad or as a Student Missionary or Taskforce worker are exempt from paying a second Enrollment Fee. Specific room assignments are made at the discretion of the residence hall dean with attention to class standing and the date the Enrollment Fee is received.

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> with your PUC user name and password. Electronic checks, American Express, Discover Card, MasterCard, and Visa are accepted.

Billing Procedure

Your student account statement reflects your payment plan amount and your variable expenses (e.g., meal costs in excess of the minimum, textbooks, private music lessons, course-overload charges, library fines, etc.). All amounts due are to be paid monthly upon receipt of the statement. A late charge is assessed for any amount that remains unpaid beyond 30 days.

Financial Clearance

Students who have been admitted to the college and have paid the Enrollment Fee 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 before the end of the second 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.

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.

Advance Payment Discount

A cash discount of 4% will be applied if the total estimated yearly balance is remitted by September 15. The discount is calculated on direct costs less all financial aid.

Monthly Payment Plan

1. After deduction of 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. 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.

Family Discount Plan

1. For a family with two dependent students attending the college at the same time, a discount of \$325 per student per quarter is given; for a family with three or more, the discount is \$375 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 or member of the U.S. Armed Forces,
3. are an orphan or ward of the court,
4. are an emancipated minor,
5. have a legal dependent other than a spouse,
6. are a married student,
7. are homeless or at risk of becoming homeless, or
8. 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 at <https://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 puc.edu/admissions/finance.

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 recognized equivalent,

3. be accepted to attend Pacific Union College,

4. be working toward a degree or certificate in an eligible program,

5. be a U.S. citizen or eligible noncitizen,

6. have a valid Social Security number (with the exception of students 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

The United States Department of Education requires students to progress through their academic program in a timely manner in order to maintain eligibility for Title IV aid. To be eligible to receive federal, state, and/or institution aid at Pacific Union College, you must maintain satisfactory academic progress, which is defined as follows:

Institutional Policy

At the end of Spring quarter the Student Financial Services Office reviews the academic progress of each student. Students are evaluated on the basis of grade point average (GPA), credit hour completion, and maximum time frame limitation. If, while receiving financial aid, a student is found to be in violation of the GPA requirement, credit hour completion, or maximum time frame limitation, financial aid will be immediately suspended.

Grade Point Averages. Students whose cumulative or PUC GPA falls below 2.0 will be disqualified from receiving Title IV and PUC financial aid. Students may have their financial aid reinstated when their cumulative PUC GPA is 2.0 or higher. In calculating the GPA and evaluating progress toward completion of a degree:

- **"I"** (Incomplete) and **"IP"** (in progress) carry no grade points and are not computed in the GPA.
- **"NR"** (No grade reported) carries no grade points and is not computed in the GPA.
- **"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.

Credit Hour Completion. Students must complete 70% of credits attempted for the year to continue receiving Title IV, state, and PUC financial aid. All units attempted will be calcu-

Financial Information

lated for all grades, including the number of corresponding units for grades of W, I, F (fail) and S (satisfactory). Grades recorded as IP will be counted as satisfactorily completed units. Students may have their financial aid reinstated when they have successfully completed 70% of credits attempted, as long as this does not exceed the 150% credit limit.

Maximum Time Frame Limitation. Students should carefully adhere to the requirements of their major or other program to ensure completion on time. Title IV regulations and Pacific Union College policy allows students to receive financial aid up to 150% of the credits required to complete their program. Pacific Union College awards financial aid for a maximum of 288 attempted credits to students working on a four-year degree; a maximum of 135 attempted credits to students working on a two-year degree and a maximum of 173 attempted credits to students working on an A.S. in Nursing. Transfer credits that count toward a student's current program are counted in the maximum time frame limitation.

Special Considerations

Changing Majors. Students who change majors will not have credits and grades that do not count toward the new major included in the 150% maximum time frame limitation. For Satisfactory Academic Progress purposes, a student may only change majors once.

A student who has reached the maximum time frame for aid eligibility and needs additional time to complete a degree may submit an appeal to the Financial Aid Committee. The appeal should explain why the degree could not be completed within the allowable time frame. An academic plan, signed by the student's advisor and a TLC representative, should accompany the appeal and explain which credits are needed to finish the degree.

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. Before registering as a transfer student, students must consult the Records Office to determine whether or not their transfer credits will be accepted by Pacific Union College. Accepted transfer credits a student earns will count toward both attempted and completed credits. The GPA from transfer credits will not be considered toward satisfactory academic progress.

High-School Students With PUC Credits. Any quarters the student was enrolled in PUC courses prior to high-school graduation do not count toward the total number of credits for which the student may receive financial aid. Additionally, the GPA on credits taken at PUC prior to high-school graduation will not be considered toward satisfactory academic progress (SAP).

Notification. If a student is disqualified for financial aid they will be notified by the Student Financial Services Department via a letter or via the student's PUC email account. The letter will include information on the appeal process and if eligible, an appeal form.

Appeal Procedures

An appeal procedure is available to students if they are ever deemed not to be making satisfactory academic progress. Students must submit a Financial Aid Appeal Form to the Financial Aid Committee at the Student Financial Services Office. The appeal form must:

- Describe the reasons for not making satisfactory progress,
- Outline a program for correcting the problem,
- List an approved, attainable class schedule, signed by your academic advisor and a representative from the Teaching and Learning Center. If the cumulative GPA is below 2.0 a signature from Records will be required as well.

The Financial Aid Committee will review all appeals on a case-by case basis. An appeal may be denied, approved for one quarter only, approved on probation for one or more quarters, or approved for the remainder of the academic year. If the appeal is approved, the committee may have additional requirements the student must fulfill in order to receive financial aid. Additional requirements may include, but are not limited to, having the student meet with the Teaching and Learning Center for tutoring. Appeals approved will be re-evaluated at the end of each quarter. Failure to meet SAP policy/procedure guidelines during any term may result in loss of financial aid. Students will not be eligible for consecutive probation periods. Disqualified students and students whose appeals are denied will be ineligible for all federal and state aid, and most institutional financial aid.

The Financial Aid Committee will notify the student of the committee's decision via a letter or via the student's PUC email account. All decisions by the committee are final.

Note: Reinstatement of Financial Aid awards is based on available funding. Therefore, students may not receive their original Financial Aid awards.

Types of Aid

Financial aid consists of scholarships, grants, and loans. Scholarships and grants generally do not have to be repaid. Loans must be repaid.

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.

BIE. The Bureau of Indian Education's Higher Education Grant Program provides supplemental financial assistance to eligible American Indian/Alaska Native scholars entering college seeking a baccalaureate degree. Information is available at www.bie.edu.

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.csac.ca.gov. 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

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

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.

Federal Direct Loan Program. The most common type of loan for undergraduates is the Direct Subsidized Student Loan, provided by the federal government. To be eligible, you must qualify to receive federal student aid. Any new Direct Loan Program borrower on or after July 1, 2013 may only receive Direct Subsidized Loans for 150% of the published length of the educational program they are studying. If the borrower reaches the 150%

Direct Subsidized Loan limit before completing their program of study, the borrower becomes responsible for the accruing interest on the Direct Subsidized Loan.

The interest rate is fixed each year. Repayment begins six months after you complete college or drop below half-time status. The servicer determines the repayment schedule. Interest rates and borrowing limits are posted at <https://studentloans.gov>. Loan fees are charged by Direct Loans.

If you have an undetermined financial need, you may apply for the Direct Unsubsidized Loan. The application process and loan amounts are the same as for the Direct Subsidized 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, unless you have reached the 150% rule.

PLUS Loans. 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 Direct Loans 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 has ended. No new loans are being awarded.

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.

Private Loans. Private student loans are another option that may be used to cover the cost of attendance. Interest rates vary by lender.

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.

Financial Information

The current levels of earnings are as follows:
(\$13.00 effective January 1, 2020):

Hrs./Wk.	Rate/Hr.	Minimum Income/Yr.
10	\$12.00	\$3,600
15	\$12.00	\$5,400
20	\$12.00	\$7,200

The college cannot guarantee how much you will earn.

Many students work in such service and industrial departments as Custodial Services, Dining Commons, Landscape, and Facilities Management. Others are employed as office workers, readers in academic departments or as residence hall assistants.

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 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 Theology Department, you are not eligible to participate.)

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. Federal Direct Loan
5. Pacific Union College Campus 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 certifying official at Pacific Union College.

State Aid to the Physically Handicapped. Through its Department Rehabilitation, the State of California provides vocational rehabilitation and 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 at <https://fafsa.ed.gov>. 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.
4. Send a federal tax return transcript and W-2s to the Student Financial Services Office, if requested.
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.

Direct 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 available.

A financial aid award packet will be sent to you and available to view online 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 and a payment agreement.

The payment agreement and award letter must be signed and returned to the Student Financial Services Office. The financial award letter may also be accepted online on Webadvisor. This acceptance serves as authorization to prepare the federal student aid you will receive.

If you are interested in applying for 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 (awarded before June 30, 2017) 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 Direct Federal Student Loans, but you must contact the servicer 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 17.5 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.

Adventist Colleges Abroad (ACA)

Students considering enrollment in the ACA program should consult with the Director of Student Financial Services. 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 assistance for denominational employees' dependents is available for all ACA programs.

Financial Information

Veterans Education Benefits

Students qualifying for veterans education benefits should make this fact known to the veterans certifying official in the Records Office at the time of application to the college. The certifying official 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 benefits.

By prior arrangement with the VA, veterans may have an advance payment check available on registration day. Monthly payments are made by the VA directly to the student or to the school, depending on the type of benefits received. If the payments for tuition and fees are received by the school, these payments will be added to the student's financial aid award package.

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.

Payments and Refunds

Checks or electronic (ACH) payments 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 or ACH payments are subject to a \$25 charge plus statutory penalties if action to collect becomes necessary. Any check returned for reason of nonsufficient funds will be re-deposited one time (does not apply to ACH payments). The only acceptable forms of payments for returned checks are cash, money order, certified bank check, or credit/debit card (Visa, MasterCard, Discover and American Express).

After more than one returned payment, Pacific Union College reserves the right to restrict payment methods or your access to online payment options. As a result, cash, certified bank checks, money orders, or credit/debit cards will be the only means of payment.

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.

Tuition Refunds

Tuition Refunds for a reduction in course load are made after you withdraw from a course through WebAdvisor. 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 week of the quarter - 100% refund;
2. Second week of the quarter - 75% refund;
3. Third week of the quarter - 50% refund
4. Fourth week of the quarter or later - no tuition refund.

Residence Hall Room Refunds

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.

Meal Plan Refunds

When a student moves out of the residence hall partway through the quarter, a charge will be made for the actual meals charged through the move out date.

Financial Aid Refunds

Since tuition, room, and meal plan refunds are a reduction in your costs, a corresponding reduction must be made in financial aid that you may have received. 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).

Living Expenses

Meal Plans

PUC offers meal plan options to fit the dietary and lodging needs of our students, as described in the following table. Students can manage and adjust their plan online through WebAdvisor. Please note the following:

- ~ Standard Meal Plan funds may only be used at the Dining Commons and The Grind.

~ Flex funds and meal-by-meal charges may be used at the Dining Commons, The Grind, and Howell Mountain Deli.

Plan	Cost	Included Elements
Platinum Flex	\$1,650	Minimum Board: \$1,150 Flex: \$500
Gold Flex	\$1,500	Minimum Board: \$1,150 Flex: \$350
Silver Flex	\$1,350	Minimum Board: \$1,150 Flex: \$200
Standard	\$1,150	Minimum Board: \$1,150
Reduced Plan	Varies	This plan is by prior approval only
Commuter	Varies	Meal-by-Meal Charges
Interterm	Varies	Meal-by-Meal Charges

Traditional Meal Plans

There is a quarterly minimum board charge of \$1,150 for students living in the residence halls during the regular term. Residence hall students are automatically assigned to the Standard meal plan. You may choose to upgrade to the Silver Flex, Gold Flex or Platinum Flex meal plan at any time on WebAdvisor.

The Reduced Plan is available by prior approval only. It is for students in special circumstances that justify a lower minimum board, such as students in internships and practicums off campus. The plan requires prior approval by Student Life.

If you have a documented food allergy, you may request a meal plan adjustment from the Student Life Office only after consulting with the Manager of Bon Appetit.

If you request a reduction in your meal plan for a particular term, the request must be approved and processed no later than the Sunday directly preceding the start of the term.

Adding Funds to Traditional Meal Plans

If you drop below \$100 remaining on your meal plan before the end of the quarter, you will receive an email notification. You may pay cash for meals once you have run out of funds, or you may add funds (\$100 or more) to your meal plan. Added funds are not refundable, but they may be carried over according to the carryover policy.

Carryovers for Traditional Meal Plans

Students in the Standard Meal Plan may carry over a maximum of \$100 at the end of Fall and Winter quarters. Any unused plan dollars are surrendered at the end of Spring quarter. Flex funds expire at the end of Spring quarter.

Traditional Meal Plan Dates

The meal plan for each quarter begins on the Sunday directly preceding the start of the term and ends on the Friday at the end of finals week. For Spring Quarter, the meal plan is extended through graduation Sunday.

If you arrive early for an authorized reason (varsity athletics, residence hall employment, new student orientation, etc.), you may begin utilizing your meal plan at the start of your authorized activity. As this will cause an increase in the number of meals for the quarter, you may need to upgrade your plan for the term or add funds utilizing the process described above.

Commuter, Interterm, and Summer Plans

The Commuter plan is available to residents of Brookside Park, Court Place, and community students. On this plan, you accumulate charges on your account (via the student ID card) and actual usage is charged at the end of each month. All meal charges must be paid by the end of the next billing cycle. *This plan is not available to students who live in the residence halls.*

The Interterm plan is available to students who live in the residence halls during Christmas, Spring, and Summer breaks. During the last two weeks of the preceding quarter you may add Flex dollars (minimum \$100) to cover your meals during the Christmas and Spring breaks. *This plan is not available while regular terms are in session.*

The Summer plan of \$112.50 per week is charged to students who live in the residence halls during the summer. The total is \$900 for those who participate in the full 8-week term.

Summer Work Incentive Credit: If you are here for a full eight weeks (400 hours) of employment and you are eligible for the summer work incentive (satisfactory work attendance, and grades), you will receive a 50% credit on your meal charges.

The Grind is closed during breaks and summer; students may purchase their meals at either the Dining Commons or the Howell Mountain Deli.

Residence Halls

Pacific Union College affirms the values to be gained from being primarily a residential college. Most students live in one of the gender-exclusive residence halls.

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 Housing Reservation Form (<https://reslife.puc.edu>) along with a \$200 Enrollment 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.

Financial Information

The standard room rate is \$1,620 per quarter for double occupancy. 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 \$810 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”.)

Summer Work Incentive Credit: If you are here for a full eight weeks (400 hours) of employment and you are eligible for the summer work incentive (satisfactory work attendance and grades) you will receive a 50% credit on your room charges.

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 charge will be placed on your account.

The College is not liable for damage or loss of your personal belongings. If you want insurance coverage for your 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: Brookside Park and Court Place. To qualify for residence in these areas, applicants must be enrolled in a traditional on-campus program and complete a minimum of 12 hours of class work with a GPA of 2.0 or above each quarter.

Brookside Park includes 40 one- to three-bedroom apartments with carport. The Court Place apartments include 14 one- and three-bedroom duplex units with a one-car carport space adjacent. 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 application fee. Information about housing for married students or single parents is available from Student Services, Pacific Union College, One Angwin Avenue, Angwin, CA 94508-9707.

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

Student Health Care Plan

All students are required to carry their own medical insurance while attending Pacific Union College (see the Health Services section of this catalog). Log onto www.aetnastudenthealth.com/puc to provide proof of coverage or to enroll in the plan offered

to Pacific Union College students. The cost of the premiums for the plan offered by the college will be added to the student account each quarter and becomes the financial responsibility of the student. The quarterly fee is \$543.

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 \$15 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 Discover may also be used for Bookstore purchases. Students may charge textbook and class supplies purchases to their College accounts.

General Fee

All students registered for 6 or more quarter hours are required to pay this fee. The General Fee covers access to general on-campus medical and mental health services, access to campus-wide technology solutions, and other student services. Taskforce Workers, Student Missionaries, and Adventist Colleges Abroad students are exempt from paying this fee.

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.

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. Pacific Union College 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. Pacific Union College 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.

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.)

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 Silverado Credit Union. Additionally, you may use bank debit cards to get cash at the College Market.

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.

International Students

International students are required to pay all costs for the upcoming quarter in advance. A deposit of \$1,000 is required before a Form I-20 is issued. This deposit will be held until the student ceases to attend Pacific Union College. The \$1,000 deposit can be applied to the student’s final quarter at Pacific Union College. An additional \$200 Enrollment Fee is required from all students enrolling at Pacific Union College. (See “Enrollment Fee.”)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 \$51,264 US dollars drawn on an international bank. Further information is available from the Student Financial Services Office.

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.

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 are automatically enrolled in the Aetna Student Health plan* (See “Student Health Care Plan”).

Automobile insurance is required in the United States to cover liability for damages in the event of an accident. Severe penal-

ties are imposed on the owner and driver of an uninsured vehicle should an accident occur.

Credit and Waiver Exam Fees

Credit and Waiver Examinations

Credit and waiver examinations for particular classes may be prepared and administered by Pacific Union College faculty members. If you qualify to take a credit or waiver examination, you will be required to pay the fee prior to taking the examination. A total fee of \$25 is assessed for a course waiver examination. A fee of \$25 per credit hour is assessed for course credit by examination.

Course Fees

There are fees associated with a variety of courses. These fees are charged in order to cover specific costs that are incurred in the course (supplies, materials, equipment, testing, software, travel, etc). Fees may also be charged for breakage of laboratory equipment.

Fee charges are generated when you register for a course that has a fee associated with it. The following table provides an overview of the current fee structure. Please note that fees are subject to change at any time. In particular, fees charged for Nursing and Visual Art courses vary depending on current direct costs. For current fee information, contact the department in question.

Aviation

AVIA 141: Applied Electronics \$70

Biology

AGRI 212, 213, BIOL 105, 227, 233, 323, 325, 328, 331, ENVR 360L, 361L, 362L, GEOL 233 \$75
All other Biology lab courses..... \$40

Chemistry

All Chemistry lab courses..... \$50

Communication

JOUR 246: Videojournalism \$150

English

ENGL 210: Bay Area Theater..... \$125

Exercise Science

ESAC 160: Fencing \$40
ESAC 192/392: Skiing/SnowboardingVaries
ESTH 365: Outdoor Experience..... \$35

Financial Information

General Studies

GNST 104: Student Seminar \$40

Nursing & Health Sciences

EMER 104: EMT Basic I..... \$190

EMER 105: EMT Basic II.....\$135

EMER 180: Fundamentals of Technical Rescue I..... \$280

EMER 181: Fundamentals of Technical Rescue II..... \$480

NURS 110: Introduction to Nursing \$20

NURS theory and clinical courses.....Varies

Physics & Engineering

ENGR 131: Engineering Drawing \$50

All lower-division Physics lab courses\$30

Psychology

PSYC 257: Psychological Testing..... \$100

Theology

RELL 211: Greek I..... \$15

RELP 324: Ministry Colloquium \$65

Visual Arts

ARTD: Graphic Design courses.....Varies

ARTF: Fine Art courses.....Varies

ARTP: Photography courses.....Varies

MDIA Film & TV Production courses.....Varies

World Languages & Cultures

LANG 491: Senior Seminar.....\$140

Flight Training

AVIA 176, 177, 178, 273, 276, 278, 376, 377, 378, 468, 469, 472, 473, 476, and 478 are flight training courses. Each flight training course requires a minimum number of flight training hours and certain pilot kit materials to complete the course. A catalog addendum is available to provide a detailed breakdown of the minimum required cost for each flight training course. Some students may require additional hours of flight training to complete the course requirements. These additional hours must be funded in addition to the minimum cost outlined in the addendum. For veteran students, VA funding does not cover any additional hours needed beyond the approved minimum amount; the student is responsible for the costs incurred by any such additional required training hours.

Rates may be adjusted during the school year if there is a significant change in the cost of fuel, insurance, etc.

After registration for a flight training course, the amount needed to pay for ten hours of instruction per credit hour is applied to the student's 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.

Flight training is to be completed within the quarter of registration for the AVIA course. Qualifying students will be given an in-progress (IP) if training is not completed within the quarter. The student then has one additional quarter to complete all course work. If the work is not completed within this time frame, a failing grade will replace the IP. For veteran students, any unused funding must be returned to the VA at this time.

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

Private Music Lessons

Separate charges apply for private music lessons. Private music lessons are offered on either a credit or no-credit basis. 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 fee will be pro-rated. After that no refunds will be given.

Credit Lessons- For credit lessons, non-music majors will be charged a private music lesson fee of \$350 per credit hour (nine 30-minute lessons) in addition to the normal tuition charge.

Non-Credit Lessons- Non-music majors will be charged a \$450 private music lesson fee for nine 30-minute lessons.

Music Majors, Credit Lessons, Primary Instrument- For music majors, the private music lesson fee for primary instrument lessons will be charged at \$200 per credit hour in addition to the normal tuition charge. To qualify for private music lessons at the reduced rate, the music major must be enrolled in Theory I (MUTH 121, 122, 123) or must have already taken these courses and is continuing to enroll in courses normally expected of majors. Additionally, at least 20 hours of documented practice hours per quarter are required to receive lessons at the reduced rate and to maintain music major status. (See Music Student Handbook available from the Music Department Office for more information.) This reduced rate expires upon completion of degree requirements.

Music Majors, Credit Lessons, Secondary Instrument- For B.S. and A.S. music majors taking a secondary instrument, a \$250 private music lesson fee per credit hour will be charged in addition to the normal tuition charge. Additionally, at least 20 hours of documented practice hours are required or the full fee of \$350 per credit hour will be charged.

Music Majors, Non-Credit Lessons- Music majors taking non-credit lessons will be charged a \$450 private music lesson fee for nine 30-minute lessons.

Miscellaneous Fees

Course Drop Fee

Students dropping any classes after the first week of the quarter will be charged a \$35 drop fee for classes dropped during the same day.

Final Examination Rescheduling Fee

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.

Graduation Application Fees

Graduation application fees are applied as follows:

Early Applicants (Application completed in fall term)

All Graduation Application Fees waived

Standard Applicants (Application completed in winter term)

\$75 Graduation Application Fee

Late Applicants (Special approval required)

\$75 Graduation Application Fee plus \$75 Late Fee

Graduation in Absentia Fees

It is expected that all approved graduation applicants 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 two weeks prior to commencement. A fee of \$100 is assessed to any graduate who makes changes to their commencement participation plans after this deadline.

Late Registration Fee

A late registration fee of \$35 is assessed for any approved late registrations.

Overload Fees

All hours over 17.5 are charged at \$668 per hour, with the following exceptions:

Ensemble Overload Scholarships are available through the Music Department for students registered on a credit or audit basis who incur overload tuition charges as a result of enrolling in one or more of these courses.

Senior Overload Waivers are available for seniors who have enrolled at Pacific Union College for a minimum of 9 regular quarters and have successfully completed at least 16 credits per quarter. Students should apply for the overload fee waiver at the Records Office.

Transcript and Diploma Fees

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 paper copies of the official transcripts without additional charge. Additional copies beyond the first twenty-five are \$5 per copy. Official electronic transcripts are available through the National Student Clearinghouse for a charge of \$4 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 for current rates.

