



# Financial Aid Overview—AAOD Associate of Arts in Organizational Dynamics

2011-2012

*The following information is provided as a tool to help you understand the charges associated with your chosen course of study and to show the comparison between your charges and financial aid coverage.*

## Applying for Federal Financial Aid

- 1 Go to [www.pin.ed.gov](http://www.pin.ed.gov) and select your own PIN number; choose the option to view your PIN immediately.
  - If you have already requested a pin before you can skip this step.
  - If you don't remember your pin you can request a duplicate.
  - Dependent Students: one of your parents will need a PIN in addition to your own PIN.
- 2 Go to [www.fafsa.gov](http://www.fafsa.gov) and complete the 2011/2012 FAFSA.
  - You will reference your 2010 tax returns to answer several FAFSA questions.
  - Tip: print out the FAFSA worksheets on the web to assist you with filling out the electronic form.
  - You are considered a full-time student.
  - Our School Code is 003225.
- 3 Go to [www.studentloans.gov](http://www.studentloans.gov) and complete Entrance Counseling (if you have never attended WP).
  - All students should select “I am an undergraduate student” — this will take you to the Stafford Direct Loan Subsidized/Unsubsidized entrance counseling.
- 4 On [www.studentloans.gov](http://www.studentloans.gov) complete your Master Promissory Note (MPN).
  - Select loan type: Subsidized/Unsubsidized (PLEASE DO NOT select Graduate PLUS or Parent PLUS)
  - You will need your PIN and two references (with current contact info) to complete the MPN.

[View Estimated Costs for this Degree](#) ➔

## Contact Information

### Office of Financial Aid

Hours: M-TH 9-6 Fax: 503.517.1347

[adpfinaid@warnerpacific.edu](mailto:adpfinaid@warnerpacific.edu)

Jessica Couser, Assistant 503.517.1564

### Counselors

Amanda Bartlett 503.517.1454

Elizabeth Zabel 503.517.1453

Jennifer Richardson 503.517.1554

Lance Chamberlain 503.517.1537

Rachel Graham 503.517.1337

Tammy Bloomstrom 503.517.1455

### Business Office (Student Accounts, Payments)

Hours: 9-6

Fax: 503.517.1551

[www.mystudentaccount.org/warnerpacific](http://www.mystudentaccount.org/warnerpacific)

### Degree & Campus

### Representative

**Masters | Returning students** Sara 503.517.1559

### Associate & Bachelor students by campus:

East | Wilsonville Kristin 503.517.1562

Vancouver | West | Mt. Tabor Toni 503.517.1561

Cascade Latasha 503.517.1558



## Associate of Arts in Organizational Dynamics

### Estimated Costs per Loan Period

#### 1st Academic Year

Tuition (24 credit hours)	=	\$6,480.00
Books (8 courses; estimated)	=	\$808.00
Registration Fee	=	\$50.00
English Tutorial Fee	=	\$100.00
Federal Direct Loan Fees @ .5% <sup>1</sup> (est.)	=	<u>\$47.50</u>

1st Year Est. Cost	=	\$7,485.50
Maximum Loans Available*	=	\$9,500.00
Estimated Out of Pocket Costs*	=	\$0.00

A Math Tutorial cost of \$100 may be assessed, if necessary.

#### 2nd Academic Year

Tuition (24 credit hours)	=	\$6,480.00
Books (8 courses; estimated)	=	\$808.00
Federal Direct Loan Fees @ .5% <sup>1</sup> (est.)	=	<u>\$52.50</u>

2nd Year Est. Cost	=	\$7,340.50
Maximum Loans Available*	=	\$10,500.00
Estimated Out of Pocket Costs*	=	\$0.00

#### 3rd Academic Year

Tuition (15 credit hours)	=	\$4,050.00
Books (5 courses; estimated)	=	\$505.00
Graduation Fee	=	\$90.00
Federal Direct Loan Fees @ .5% <sup>1</sup> (est.)	=	<u>\$39.00</u>

3rd Year Est. Cost (Partial Year/Prorated)	=	\$4,684.00
Maximum Loans Available (Prorated)*	=	\$7,813.00
Estimated Out of Pocket Costs*	=	\$0.00

\* Eligible loan amount depends on individual circumstances and/or need. Out-of-pocket costs may vary, dependant upon amount eligible to borrow.

### Stafford Loan Amounts

Grade Level	Credit Hours	Base Subsidized	Base Unsubsidized	Additional Unsubsidized	Total	Actual <sup>1</sup>
Freshman	0-23	\$3,500	\$2,000	\$4,000	\$9,500	\$9,452
Sophomore	24-47	\$4,500	\$2,000	\$4,000	\$10,500	\$10,447
Junior	48-85	\$5,500	\$2,000	\$5,000	\$12,500	\$12,437
Senior	86+	\$5,500	\$2,000	\$5,000	\$12,500	\$12,437

**Dependent Students are not eligible for additional unsubsidized loan amounts.**

<sup>1</sup>A .5% Federal Default Fee may be withheld by the Federal Government at the time of disbursement. An additional .5% Federal Default Fee may be added to the loan amount if the first 12 payments are not made on time.

You may be eligible for enough, in federal loans alone, to cover the entire cost of the program.

### Funding Your Future

- **Federal Pell Grant**
- **Federal Supplemental Edu. Opportunity Grant**
- **Oregon Opportunity Grant**
- **Federal Direct Stafford Loans**—Guaranteed loans with a fixed interest rate; approval is not based on credit, eligibility is based on the number of semester credit hours a student has completed. Students that are in default on outstanding student loans may not be eligible to request additional Stafford funds. There are two Stafford Loans available to qualifying students:
  - **Subsidized Loans**—Available to students demonstrating need. These loans do not accrue interest while the student is enrolled in school. The interest rate during the repayment period is 4.5% and 6.8%.\*\*
  - **Unsubsidized Loans**—Not based on need. These loans accrue interest at a fixed 6.8% interest rate. *Dependent students will not automatically qualify for Unsubsidized Loans.*
- **Federal Direct PLUS Loans**—Parent Loans for Undergraduate Students (PLUS) are available for parents of dependent students. Loans are based on credit approval and amounts vary up to the cost of attendance. The interest rate is fixed at 7.9%.
- **Employer Reimbursement**—Many employers reimburse for approved degree-seeking coursework. Check with your human resource office.
- **Military Benefits**—Military benefits vary and depend on your military service. Contact Veteran's Affairs at 1-888-442-4551 or visit <http://www.gibill.va.gov/>.

\*\*Undergraduate % and Graduate %, respectively.

Find additional information regarding each of these at <http://adp.warnerpacific.edu>, on the Financial Aid page.