



Financial Aid Overview—BSHD Bachelor of Science in Human Development

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 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 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 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 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

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

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 |

Bachelor of Science in Human Development

Estimated Costs per Loan Period

1st Academic Year

| | | |
|--|---|----------------|
| Tuition (24 credit hours) | = | \$9,840.00 |
| Books (8 courses; estimated) | = | \$936.00 |
| Registration Fee | = | \$50.00 |
| Federal Direct Loan Fees @ .5% ¹ (est.) | = | <u>\$62.50</u> |

| | | |
|--------------------------------|---|-------------|
| 1st Year Est. Cost | = | \$10,888.50 |
| Maximum Loans Available* | = | \$12,500.00 |
| Estimated Out of Pocket Costs* | = | \$0.00 |

2nd Academic Year

| | | |
|--|---|----------------|
| Tuition (19 credit hours) | = | \$7,790.00 |
| Books (6 courses; estimated) | = | \$702.00 |
| Graduation Fee | = | \$95.00 |
| Federal Direct Loan Fees @ .5% ¹ (est.) | = | <u>\$49.48</u> |

| | | |
|---|---|------------|
| 2nd Year Est. Cost (Partial Yr./Prorated) | = | \$8,636.48 |
| Maximum Loans Available (Prorated)* | = | \$9,896.00 |
| 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.

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.

Stafford Loan Amounts

| Grade Level | Credit Hours | Base Subsidized | Base Unsubsidized | Additional Unsubsidized | Total | Actual ¹ |
|-------------|--------------|-----------------|-------------------|-------------------------|----------|---------------------|
| 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.

¹A .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.