



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

2013-2014

*The following information is provided as a tool to help you apply for financial aid, 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 2013/2014 FAFSA.
  - If eligible, please utilize the IRS Data Retrieval Tool (DRT).
  - If you are not eligible to use the DRT, after you have filed your FAFSA, go to [www.irs.gov](http://www.irs.gov) and order a copy of your Tax Return Transcript.
  - 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.
  - Click “Continue,” even if it states your entrance counseling is already completed.
- 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

#### Financial Aid Office

Hours: M-TH 9-6 Fax: 503.517.1347

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

Adina Christiansen, Assistant 503.517.1564

#### Financial Aid Advisors

|              |                   |              |
|--------------|-------------------|--------------|
| A-D          | Deana Dace        | 503.517.1453 |
| E-I          | Lance Chamberlain | 503.517.1537 |
| J-M          | Tonya Patterson   | 503.517.1454 |
| N-R          | Tammy Bloomstrom  | 503.517.1455 |
| S-Z          | Dennis Biaggi     | 503.517.1337 |
| New Students | Amanda Bartlett   | 503.517.1554 |

#### Business Office (Student Accounts, Payments)

Hours: M-TH 9-6, F 9-4 Fax: 503.517.1551

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

#### Student Account Representatives

|     |             |              |
|-----|-------------|--------------|
| A-K | Jill Blair  | 503.517.1558 |
| L-Z | Bianca Micu | 503.517.1562 |

## Associate of Arts in Organizational Dynamics

### Estimated Costs per Loan Period

#### 1st Academic Year

|   |   |                |
|---|---|----------------|
| Tuition (24 credit hours)                         | = | \$7,200.00     |
| Books (8 courses; estimated)                      | = | \$960.00       |
| Registration Fee                                  | = | \$50.00        |
| English Tutorial Fee                              | = | \$100.00       |
| Federal Direct Loan Fees @ 1% <sup>1</sup> (est.) | = | <u>\$95.00</u> |

|                                |   |            |
|--------------------------------|---|------------|
| 1st Year Est. Cost             | = | \$8,405.00 |
| 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)                         | = | \$7,200.00      |
| Books (8 courses; estimated)                      | = | \$960.00        |
| Federal Direct Loan Fees @ 1% <sup>1</sup> (est.) | = | <u>\$105.00</u> |

|                                |   |             |
|--------------------------------|---|-------------|
| 2nd Year Est. Cost             | = | \$8,265.00  |
| Maximum Loans Available*       | = | \$10,500.00 |
| Estimated Out of Pocket Costs* | = | \$0.00      |

#### 3rd Academic Year

|   |   |                |
|---|---|----------------|
| Tuition (15 credit hours)                         | = | \$4,500.00     |
| Books (5 courses; estimated)                      | = | \$600.00       |
| Graduation Fee                                    | = | \$90.00        |
| Federal Direct Loan Fees @ 1% <sup>1</sup> (est.) | = | <u>\$78.13</u> |

|  |   |            |
|--|---|------------|
| 3rd Year Est. Cost (Partial Year/Prorated) | = | \$5,268.13 |
| 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 1% Federal Default Fee may be withheld by the Federal Government at the time of disbursement.

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 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/>.

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