

Associate of Occupational Science in Respiratory Therapy

Total Estimated Tuition, Fees, Books & Supplies for Program		Budget for One Academic Year		
Tuition Cost	\$47,400		living with parent	not living with parent
Books, Supplies, & Fee Costs	\$2,025	Tuition & Fees (PAYABLE TO SCHOOL)	\$18,188	\$18,188
Student Tuition Recovery Fund	\$0	Books & Supplies (PAYABLE TO SCHOOL)	\$682	\$682
Total Estimated Direct Costs	\$49,425	Loan Fees	\$100	\$100
Estimated Federal Loan Eligibility		Housing	\$1,576	\$6,072
Dependent Student	\$16,333	Transportation	\$2,064	\$2,064
Independent Student	\$27,000	Personal/Miscellaneous	\$3,328	\$3,328
Parent	as approved	Estimated Total Budget	\$25,938	\$30,434

Total costs may be less, depending on transfer credits. Tuition cost is \$493.75 per credit.

Options available to help cover balance:

- ◆ **Federal Grants*:** Grants are often called “gift aid” because they are free money – financial aid that doesn’t have to be paid back. Federal grant opportunities include Pell, SEOG, and Iraq and Afghanistan Service Grants.
- ◆ **State Grants*:** California residents may qualify for Cal Grants, which are funded by the State of California.
- ◆ **Federal Student Loans*:** Loans are money the student borrows and must pay back with interest. Loans made by the federal government usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.
 - ▶ **Direct Subsidized Loans:** are loans made to eligible undergraduate students who demonstrate financial need.
 - ▶ **Direct Unsubsidized Loans:** are loans made to eligible undergraduate students. The student does not have to demonstrate financial need to be eligible for the loan.
 - ▶ **Direct PLUS Loans:** are loans made to parents of dependent undergraduate students. Eligible parents may borrow up to the student's total cost of attendance each year. A credit check is required. Parents with an adverse credit history may still borrow a PLUS Loan if they get an endorser who does not have such a history to cosign the loan.
- ◆ **Federal Work Study*:** Federal Work Study provides part-time jobs for students with financial need.
- ◆ **Scholarships:** Scholarships generally do not have to be repaid. There are thousands of them, offered by schools, employers, individuals, private companies, communities, religious groups, and professional and social organizations. Generally reserved for students with special qualifications, such as academic talent, interest in a particular field of study, or members of underrepresented groups. Be careful: legitimate scholarship sources do not require a fee to apply.
- ◆ **Private Loans:** Also known as Alternative Loans, these are nonfederal loans made by a lender such as a bank or credit union. Eligibility for private student loans depends on your credit score. If a parent or other creditworthy individual cosigns the loan with you, it can help lower interest rates and give you a better chance of approval.
- ◆ **Payment Plans:** American Career College offers payment plans that allow annual tuition costs to be paid over the course of the academic year.
- ◆ **Veteran’s Benefits:** Many benefits are available to advance the education and skills of Veterans and Service members. Spouses and family members may also be eligible for education and training assistance. Learn about these education and training programs administered by the Department of Veterans’ Affairs at <http://www.benefits.va.gov>.

Options denoted with an * require completion of the Free Application for Federal Student Aid (FAFSA).

Student Signature

Date

Student Name (Print)