
STUDENT FINANCIAL SERVICES

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At Puget Sound, we believe that developing a strong foundation of financial literacy is an important part of a student's education. Student Financial Services staff members actively partner with students and families to develop those financial literacy skills as we assist in establishing realistic plans and solutions for financing a Puget Sound education.

Schedule of Tuition and Fees

Tuition and fees are established in the spring for the following academic year. The university reserves the right to change tuition, room and board, and other fees for a given semester without prior notice.

Puget Sound Costs

The Cost of Attendance (COA) is the estimated cost of the direct and indirect expenses a student can expect during an academic year. Direct costs are charges billed by Puget Sound that appear on the student account. These charges include tuition, student government fees, meal plans, and housing or room fees. Indirect costs are expenses that the student will incur that are not billed by Puget Sound. These charges include books and supplies, transportation, personal expenses, and off-campus housing.

Direct Costs for Full-Time Undergraduate Students for 2023-2024

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|-----------------------------------|----------|
| Tuition (full-time) | \$59,340 |
| Standard Room and Meal Plan | \$15,040 |
| Comprehensive StudentFee | \$560 |
| TOTAL | \$74,940 |

Estimated Indirect Costs:

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|--------------------------------------|-----------------|
| Books and supplies | \$1,000 |
| Transportation—In State | \$500 |
| Transportation—Out of State | \$ 920 |
| Personal Expenses | \$2,124 |
| Total Estimated Indirect Costs | \$3,624–\$4,544 |

These estimated costs are for enrollment during the nine-month academic year. Costs may be higher if a student elects courses for which special instruction or services are necessary.

Tuition

Tuition for undergraduate students will be charged each semester (fall and spring) as follows:

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| Full-time (3 to 4.75 units) | \$29,670 |
| Part-time (less than 3 units), per unit | \$7,495 |
| Overload (above 4.75 units), per unit | \$7,495 |
| Tuition charges for fractional unit courses will be computed at the per unit rate of | \$7,495 |

The normal undergraduate course-load is 3.00 to 4.75 units per semester. A student can register for up to 4.75 units without incurring an overload charge. Refer to the Academic Policies section of this *Bulletin* for definitions of full-time and part-time students, as well as overloads and activity units.

All students in the Occupational Therapy 3-2 or 3-3 Programs will be charged tuition at the undergraduate rate plus the student government fee until such time as a bachelor's degree is earned or the student is considered in graduate status for financial aid purposes. Once this occurs, the student will be charged on a per unit basis.

All students enrolled in a Second Baccalaureate program will be charged according to undergraduate rates less the comprehensive student fee.

Full-time students and alumni may audit, without charge, one class per term, with a maximum of two classes per academic year. Other students will be charged one-half the per unit rate. All auditors will be charged any applicable class instruction fees. Reduced tuition rates are not available to students who change a graded class to an audit class. For a list of non-auditable courses, see the *Academic Handbook*.

Rates for University-owned Residences

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|--|----------|
| Standard Room and Meal Plan | \$15,040 |
| Premium Room Rate (per semester) | \$ 4,780 |

This rate includes a medium meal plan and standard on-campus housing for the fall and spring semesters. Costs will be higher for students who elect single rooms and rooms in university houses, Union Avenue, Thomas Hall, or Trimble Hall. Vacation periods are excluded.

Housing contracts are for a full academic year, unless otherwise specified. Release from the housing contract requires the approval of a formal petition to the Residence Life office. Unless released from their housing contract, students remain responsible for room charges for the year regardless of where they reside.

Applied Music Fees

The Applied Music fee is \$200 per quarter-unit, not to exceed \$400 for lessons taken for the same instrument. The fee is nonrefundable after the beginning of the term. These classes count as academic, not activity, units toward graduation requirements.

Activity and Course Fees

The following course and activity fees are nonrefundable after the last day to drop without record.

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|--|-------|
| Bowling (PE 141) | \$100 |
| First Aid/CPR (PE 196) | \$32 |
| Intro to Backpacking (PE 131) | \$125 |
| Adv. Backpacking/Mountaineering (PE 132) | \$125 |
| Horseback Riding (PE 137, PE 138) | \$600 |
| Kanji in Context (JAPN 230) | \$10 |
| Lifeguard Training (PE 159) | \$91 |
| Martial Arts (PE 146) | \$50 |
| Rock Climbing (PE 134) | \$95 |
| Sailing (PE 135, PE 136) | \$275 |
| Scuba (PE 130) | \$82 |

Other Fees

| | |
|--|--------|
| Application for admission. | \$60 |
| Late confirmation fee (for payment received after the payment deadline). | \$200 |
| Payment plan participation fee (per semester) | \$80 |
| Returned check fee | \$25 |
| Advance tuition payment - entering students | \$500 |
| DPT Advance Tuition Payment | \$1000 |

Financial Aid

There are two types of financial assistance available at Puget Sound:

1) Need-based financial aid is awarded to students whose families do not have sufficient financial resources to pay for college as determined by completion of the Free Application for Federal Student Aid (FAFSA). Grants, loans, and employment opportunities are all examples of need-based financial aid. 2) Non-need based financial aid is awarded to students without regard to financial need. Academic, talent, or achievement awards are all examples of non-need based aid. Non-need based loans like Federal Unsubsidized Direct loans or Federal PLUS loans are also available to assist in managing college costs. Eligibility for need-based financial aid is based on demonstrated financial need. Financial need is defined as the difference between the total cost of attendance and the amount a student and their family are expected to contribute as calculated by the FAFSA.

Financial need determines the amount of need-based financial aid (grants, subsidized loan, work-study) students are eligible to receive. Puget Sound strives to create a financial aid package that meets a student's demonstrated need, although funding limitations or other eligibility criteria can prevent us from satisfying full need in all cases.

In order to remain eligible for need-based financial aid, students must complete the FAFSA each year. The amount of need-based financial aid a student is eligible to receive each year may vary depending on the level of financial need and/or other scholarship or grant assistance they receive.

How to Apply for Need-Based Financial Aid

Students wishing to apply for need-based financial aid must complete the Free Application for Federal Student Aid (FAFSA), listing University of Puget Sound (code 003797). The FAFSA is available online at <https://studentaid.gov/>.

First-year applicants interested in being considered for need-based financial aid should complete the FAFSA by the application deadline for admission to receive priority consideration. Please consult the Admission Office webpage at pugetsound.edu/apply for current application deadlines.

Graduate Students should submit the FAFSA no later than March 31.

Continuing and Transfer Students for priority consideration, the FAFSA should be completed by March 31.

Financial Aid Programs

Puget Sound Scholarships and Grants

Puget Sound's financial aid program is composed of a variety of university scholarships and grants that are funded by tuition revenue, endowment earnings, and gifts. Part of every tuition dollar goes to support Puget Sound aid programs. Additionally, many scholarships and grants

are provided through the financial commitments of Puget Sound alumni and friends. The majority of Puget Sound scholarships are offered to undergraduates at the point of admission and are subsequently renewed provided students meet the renewal criteria. A limited number of named scholarships are available to currently enrolled students who meet the selection criteria established by donors.

Federal Grants

Pell Grants and Supplemental Educational Opportunity Grants are directed at undergraduate students with exceptional financial need. The amount of grant awarded is determined by the Expected Family Contribution (EFC) as calculated by the FAFSA.

Washington State Grants

The Washington College Grant program supports the state's lowest-income undergraduates. Eligibility is determined by the Washington Student Achievement Council.

Federal Direct Loans

Puget Sound participates in the Federal Direct Student Loan program. Under this program the federal government serves as the lender. There are two types of Federal Direct loans: Subsidized and Unsubsidized Direct loans. The Subsidized Direct Loan is need-based and requires demonstrated need according to the FAFSA. The government pays the interest on these loans while a student is enrolled at least half time. Unsubsidized Direct loans are not need-based, interest begins accumulating as soon as the funds are disbursed to the university. Payment is not required on these loans while a student maintains half time enrollment. Students can elect to make payments towards the interest accumulating on Unsubsidized Direct loans by contacting the loan servicer. The interest rate for undergraduate Federal Direct loans is currently fixed at 4.99% and is subject to change.

Federal Perkins Loan

The Federal Perkins Loan program has ended and no new loans can be made. If you borrowed a loan through the Perkins Loan program, you may be eligible to have part or all of the loan canceled. The loan program carries certain cancellation provisions, including provisions for those working in the Allied Health Professions and for certain areas of teaching. Information on these cancellation opportunities is available on the Student Financial Services website at pugetsound.edu/sfs.

Work-Study Employment Opportunity

Work-study is a need-based financial aid program that assists students by providing an opportunity to earn money while gaining valuable work experience. On-campus work-study jobs are available in many departments and encompass a wide variety of skills and responsibilities. Off-campus, career-related work-study jobs require advanced skills and are especially suitable for Washington State residents who have completed one or two years of study. Off-campus work-study jobs are available at select employers, including community service organizations.

Academic Scholarships

All incoming undergraduate students are considered for academic merit scholarships, which range in amount from \$17,000–\$30,000. Awards are based on the students overall admission application. No separate application is required.

Lillis Foundation Scholarships

The Lillis Foundation Scholarship, a full tuition and room and board scholarship, will be awarded to two entering first-year students who exhibit the potential to become competitive candidates for undergraduate and postgraduate fellowships and scholarships. Lillis Scholarship applications and complete admission applications are due by December 15. Finalists will be selected by a scholarship committee and invited to Puget Sound for an interview.

Matelich Scholarships

The Matelich Scholarship, a full tuition and room and board scholarship, will be awarded to two entering first-year students who exhibit extraordinary promise in academics and demonstrate a capacity for a life of leadership and sustained personal growth. While at Puget Sound, Matelich Scholars will be recognized campus leaders and will continue on paths of leadership after they become alumni. Matelich Scholarship applications and complete admission applications are due by December 15. Finalists will be selected by a scholarship committee and invited to Puget Sound for an interview.

National Merit Scholarships

Incoming first-year students who are National Merit Finalists and list University of Puget Sound as their first-choice college with the National Merit Scholarship Corporation are eligible to receive a \$2,000 scholarship.

Department Nominated Scholarships

Puget Sound's department sponsored scholarship program is composed of a number of named scholarships provided through the financial commitments of University of Puget Sound alumni and friends. These scholarships are awarded to students based on their academic achievement and/or financial need. Scholarship recipients are recommended by the department faculty during the spring semester for the following academic year. Details on these programs are available on the Student Financial Services website.

Talent Scholarships (Audition and/or application required)

Applicants must demonstrate talent in art, forensics, music or theater. Recipients are expected to share their talents through performance or other forms of demonstration. Auditions and/or scholarship applications are required.

Art Scholarships – Awarded to students who plan to major in visual arts or art history.

Forensics Scholarships – Recipients compete in intercollegiate speech and debate events.

Music Scholarships – Recipients are expected to take an active role in musical activities and participate either in a university performing music group or as an accompanist.

Theatre Scholarships – Recipients serve as crew or cast members for fall and spring productions. Students are not required to major in theatre arts.

University Scholarships

A limited number of named scholarships established by Puget Sound alumni and friends will be awarded to currently enrolled students meeting the selection criteria defined by individual donors. Scholarships are awarded in late spring on an annual basis and applied to the recipient's financial aid package for the following academic year.

University Scholarship and Grant Eligibility

Eligibility for university scholarships and grants is limited by the following policies.

1. The total amount of university scholarships and grants received cannot exceed the cost of tuition.
2. The total amount of need-based federal, state, or university scholarship and grant aid received cannot exceed financial need.
3. The total amount of aid received from all sources cannot exceed the cost of attendance.

If a student's financial aid offer must be reduced, the reductions occur in the following order: need-based loan assistance, work-study employment, and finally university grant assistance.

Additional Sources of Assistance

Outside Scholarship Opportunities

Private or outside scholarships may help students with their college expenses. Students can access links to a number of outside scholarship resources on the Student Financial Services website at pugetsound.edu/scholarships.

Part-Time Employment Opportunities

Career and Employment Services (CES) maintains information on part-time employment opportunities available to all Puget Sound students regardless of work-study status. Visit PugetSound.JoinHandshake.com to search for on- and off-campus jobs, or to schedule an appointment with a CES career advisor for job-search tips and strategies.

Parent Federal PLUS Loan

Parents may borrow a Federal Direct PLUS Loan for any year that their student is enrolled at least half time as an undergraduate student. Under the Federal Direct Student Loan program, the federal government serves as the lender and the interest rate is currently fixed at 7.54%. The rate is reset each year by July 1. PLUS Loans have an origination fee of 4.228% that is subtracted from each disbursement. Interest rates and fees change annually. Detailed information is available at pugetsound.edu/sfs.

Private Education Loans

Puget Sound encourages students to pursue federal student loans prior to applying for private educational loans. Private loans are designed to meet educational costs not covered by other forms of financial aid, provided the qualifying credit and income criteria are met; cosigners are usually required. Information about private loan programs is available at pugetsound.edu/loans.

Veterans Aid

Select academic programs at University of Puget Sound are approved by the United States Department of Veterans Affairs (VA). A student who is eligible for Chapter 30, 35, 1606, or 1607 benefits should contact the School Certifying Official in the Office of the Registrar, Jones Hall, Room 013; (registrar@pugetsound.edu). A student who qualifies for Chapter 33 or 31 Vocational Rehabilitation benefits should contact Student Financial Services, Jones Hall, Room 019 (sfs@pugetsound.edu).

Veterans Benefits and Transitions Act of 2018 VA Pending Payment Compliance

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA.

This school will not:

- Prevent the students' enrollment;
- Assess a late penalty fee to:
 - I. Require student secure alternative or additional funding;
 - II. Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

Billing and Payment

Puget Sound utilizes an online billing system called TouchNet Bill + Payment. Through Bill + Payment, students and authorized users can view monthly bills, account activity and make online payments via e-check or credit card.

Semester billing information will be available online in early July for fall and early January for spring semester. The monthly statement summarizes your semester charges (estimated tuition, fees, room and board) less your estimated financial aid, to calculate the payment due. More billing information can be found online at pugetsound.edu/admission/tuition-aid-scholarships/bill-payment-information-new/.

Financial aid credit is not given for work-study awards and certain outside scholarships not disbursed directly to the university. When these funds are received, they will be used to pay off the student's account balance or reduce the monthly payment plan balance.

Funds received by the university from loans or scholarships must be applied to the student's account if there is any unpaid balance at the time of receipt. Any expected financial aid that is delayed or canceled for any reason will increase the student's account balance and payment due for the term.

Payment may be made online through the Bill+ Payment system by e-check or credit card. Debit cards are not accepted. Credit card payments are subject to a service fee of 2.95% or \$3.00, whichever is greater. Checks and cash are also accepted forms of payment. Please note that credit cards are only accepted through the Bill + Payment system. We are unable to accept credit card payments by phone or in person by card swipe.

Payment Deadlines

Payment is due by the following deadlines:

Fall: August 15
Spring: January 15

Students must comply with these payment deadlines to avoid late fees. If students anticipate difficulties in meeting the payment deadline, they must contact Student Financial Services before the deadline to make special arrangements.

Monthly Payment Plan

The university offers an interest-free monthly payment plan that allows for extended payment of the balance due. The net amount due for the semester plus an \$80 payment plan participation fee is divided into five monthly payments. Payment plan amounts may be adjusted as account changes occur. The first payment is due by August 15 for fall and January 15 for spring, with additional payments due the fifteenth of each month. Families must sign up for the payment plan each semester they wish to use it. A late fee of \$25 will be charged each month for payments not received by the due date.

All monthly payment plan requests are subject to review and final approval by Student Financial Services. Payment plans may be modified or canceled if payments are not made promptly when due, or at any other time when, in the judgment of the appropriate university officials, and sufficient justification for such action exists.

Registration for Classes

Registration for classes is confirmed when the required payment for the semester has been received. Students who have not made financial arrangements by the payment deadline are assessed a \$200 non-refundable late fee. Students who do not have their payment arrangements completed by the tenth day of classes may have their registration canceled. Students are able to re-register on a space-available basis once financial arrangements have been made.

The university reserves the right to cancel the registration of any student who fails to meet his/her financial obligations when such action is deemed to be in the best interest of the university. Such action does not, however, cancel the incurred obligations on the part of the student.

The university reserves a similar right, as stated above, if (1) any student loan is in a past-due or delinquent status, or (2) any student has caused the university to incur a financial loss and has not voluntarily repaid the loss.

Tuition Adjustments

Students who completely withdraw from a term or drop down in units are eligible for a 100% tuition adjustment from the 1st day of the semester through the 10th day of the semester. No tuition adjustments for partial withdrawals (drops from full to part time or reduction of overload units) are available after the 10th day of classes. Lack of attendance does not cancel the student's financial responsibility.

Students are encouraged to discuss plans to change enrollment prior to making the adjustment with their Financial Aid Counselor. Tuition adjustments for complete term withdrawals after the 10th day of the semester are made according to the following timetable:

Withdrawal from the 11th day of classes through the end of the 4th week – 50%; withdrawal from the start of the 5th week through the end of the 6th week-25%; withdrawal from the start of the 7th week through the 8th week – 10%; thereafter – no refund.

For the exact dates of adjustment periods by semester, refer to the Academic Calendar.

Housing Refund Policy: Students withdrawing before the 10th day of classes will receive a 100% refund on housing charges but will be assessed a \$500 housing cancellation fee. Room charges are non-refundable for students withdrawing after the 10th day of classes. Detailed information on the room charge refund policy is available from the Office of Residence Life.

Board charges will be adjusted based upon the unused portion of the student's meal plan for those students who withdraw before the end of a semester.

Financial Aid for students dropping from full-time to part-time or completely withdrawing will be calculated to determine whether a portion of federal and institutional aid and/or VA benefits must be returned. Adjustments for students dropping from full-time to part-time status are based on the date a student drops in status and the overall changes in tuition and fees, coupled with any other particular award requirements. Adjustments for students completely withdrawing are prorated, calculated on a daily basis up to the 60% completion point of the semester. Please note that the Financial Aid Return policy and calendar is different from the Tuition Adjustment policy and calendar for reasons for Title IV Federal Aid regulatory compliance. The Veterans Administration performs a separate and distinct calculation of VA benefit eligibility as a result of a student's reduction in academic course load.

Tuition adjustments are adjustments of charges assessed, and are not calculated based on payments made. A full copy of the refund policy, with examples, is on file in the Student Financial Services Office.

All financial aid information, including program eligibility, award amounts, and loan interest rates, is subject to change.

Tuition for Graduate Degree Candidates 2023–24

Cost Per Unit

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|---------------------------------------|---------|
| Master of Arts in Teaching (MAT) | \$4,325 |
| Master of Occupational Therapy (MSOT) | \$7,495 |
| Doctor of Occupational Therapy (OTD) | \$7,495 |
| Doctor of Physical Therapy (DPT) | \$5,620 |
| Master of Education (Med) | \$4,685 |
| Master of Public Health (MPH) | \$3,425 |

Tuition charges for fractional unit courses will be based on the per unit rate.

MEd tuition rates apply only to courses that are part of the MEd program or are required for the MEd degree.

Some students beginning the MAT program take prerequisites as part of their undergraduate program. The prerequisites are EDUC 419 and EDUC 420 or their equivalent. If needed, prerequisites are offered at Puget Sound during the summer prior to the beginning of the program. Tuition for these prerequisites during summer term is \$3,140 per course.

Full-time students and alumni may audit, without charge, one class per term, with a maximum of two classes per academic year. Other students will be charged one-half the per unit rate. All auditors will be charged any applicable class instruction fees. Reduced tuition rates are not available to students who change a graded class to an audit class. For a list of non-auditable courses, see the *Academic Handbook*.

Clinical Internship/Affiliation Fees

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| Physical Therapy Clinical Internship Fee | \$2,640 |
| Occupational Therapy Clinical Affiliation Fee | \$3,295 |
| Occupational Therapy OTD Capstone Experience Fee | \$10,350 |

Other Fees

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|--|-------|
| Application for admission | \$60 |
| Late confirmation fee (for payment received after the payment deadline) | \$200 |
| Payment plan participation fee (per semester) | \$80 |
| Returned check fee | \$25 |

Deposits

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| Advance tuition deposit (OT/DrOT/School of Education/MPH) | \$500 |
| Advance tuition deposit (DPT) | \$1000 |

Need-Based Financial Aid Programs

Federal Grants

The Teachers Education Assistance for College and Higher Education (TEACH) Grant is a program for graduate students who agree to teach in a high-need subject area in schools that serve students from low-income families. The commitment duration is for at least four complete academic years within eight years after completing or ceasing enrollment. If a recipient does not complete their service obligation, all TEACH Grant funds received will be converted to a Direct Unsubsidized Loan with interest charged from the date the TEACH Grant was disbursed.

Federal Perkins Loans

The Federal Perkins Loan program has ended and no new loans can be made. If you borrowed a loan through the Perkins Loan program, you may be eligible to have part or all of the loan canceled. The loan program carries certain cancellation provisions, including provisions for those working in the Allied Health Professions (which include both Occupational and Physical Therapists) and for certain areas of teaching. Information on these cancellation opportunities is available on the Student Financial Services website at pugetsound.edu/sfs.

Non-Need Based Financial Aid Programs

Unsubsidized Federal Direct Loan

Graduate students are eligible to borrow up to \$20,500 per academic year through the Unsubsidized Federal Direct Loan program. The interest on these loans begins to accumulate as soon as the funds are disbursed to the university. Interest may be paid on a monthly basis or capitalized so that payments do not need to be made while a student is enrolled. The interest rate is fixed at 6.54%. The Federal Unsubsidized Direct Loan has an origination fee of 1.057% that is subtracted from each disbursement. Interest rates and fees change annually. Repayment begins six months after a student has graduated or is no longer enrolled at least half-time.

PLUS Loan for Graduate Students

The Graduate PLUS Loan program allows students to borrow for any year in which they are enrolled at least half-time. The interest rate is currently fixed at 7.54%, the rate is reset each year by July 1. PLUS Loans have an origination fee of 4.228% that is subtracted from each disbursement. Interest rates and fees change annually. Information about the PLUS Loan is available on the Student Financial Services website at pugetsound.edu/sfs.

Private Loan Opportunities

Private loans are designed to meet educational costs not covered by other forms of financial aid, provided the qualifying credit and income criteria are met. Information about private loan programs is available at pugetsound.edu/loans.

Employment Opportunities

The Career and Employment Services Office (CES) is a resource center for students seeking part-time, temporary, and summer employment on campus and in the local community. Visit the CES website at pugetsound.edu/ces for more information.

Fellowships and Scholarships

A limited number of partial tuition fellowships are awarded to incoming Occupational Therapy and Physical Therapy graduate students who have demonstrated exceptional academic achievement in prior coursework. These fellowships are offered at the point of admission and recipients are notified along with their letter of acceptance to the program. Fellowship recipients are selected during the admission process using information on the admission application; no separate application is required.

Puget Sound's graduate scholarship program is composed of a limited number of scholarships provided through the financial commitments of Puget Sound alumni and friends. These scholarships are awarded to graduate students based on academic achievement and/or financial need. Scholarship recipients are chosen by the department faculty.

Additional Sources of Assistance

WICHE. The Western Interstate Commission for Higher Education (WICHE) Student Exchange Program helps Occupational Therapy and Physical Therapy students from western states obtain access to fields of professional education not available in their home states. Residents of these participating western states must complete pre-professional requirements and meet admission standards for the desired program. Applicants residing outside of Washington interested in determining eligibility should contact the certifying officer of the state in which they reside. For further information visit: www.wiche.edu/psep.

Veterans Education Benefits. Select academic programs at University of Puget Sound are approved by the United States Department of Veterans Affairs (VA). A student who is eligible for Chapter 30, 33, 1606, or 1607 benefits should contact the Veterans Affairs Coordinator in the Office of the Registrar located in Jones Hall, room 013; 253.879.3160. A student who qualifies for Chapter 31 Vocational Rehabilitation benefits should contact Student Financial Services located in Jones Hall, room 019; 253.879.3214.

All financial aid and scholarship information, including program eligibility, award amounts, and loan interest rates, is subject to change.