



## Cost Estimates for 2021–2022

### Undergraduate Programs

**\$39,688/yr.**

Tuition and fees (two semesters)	\$14,976
Living expenses (rent, utilities, bills)	\$21,712
Books	\$1,864
Travel	\$1,136

### Masters Programs

**\$44,782/yr.**

Tuition and fees (two semesters)	\$20,070
Living expenses (rent, utilities, bills)	\$21,712
Books	\$1,864
Travel	\$1,136

## Options to pay net costs

### Work Options

Federal or institutional work-study	\$6,000-10,000/yr.
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### Loan Options

Federal Direct Unsubsidized Loan (grad)	\$20,500/yr.
Federal Direct Unsubsidized Loan (undergrad)	\$12,500/yr.
Federal Direct PLUS Loan	Up to costs minus any other awards

### Other Options

- Military and/or national service benefits
- Pacific Oaks scholarships
- Non-federal private education loan
- Outside Scholarships

To determine your military educational benefits, contact the Department of Veterans Affairs (VA) at 1-888-GIBILL 1 (442-4551). Information is also available on the **GI Bill website**. Pacific Oaks does not determine eligibility for students. Once approved, you will receive a Certificate of Eligibility from the VA.

## Quick Facts:

### Graduation Rate

Percentage of full-time students who graduate within expected timeframe for their program

**79.4%**

### Loan Default Rate

Percentage of borrowers entering repayment and defaulting on their loan

**1%**

Pacific Oaks College

**6.7%**

Comparable Institutions

### Median Borrowing

Students at Pacific Oaks typically borrow **\$17,565** in federal loans over **2 years**. The federal loan payment for a Standard Repayment Plan. Ten years for this amount is approximately **\$146 per month**. Your borrowing may be different.

### Repaying your Loans

To learn about loan repayment choices and work out your federal loan monthly payment, go to: **studentaid.ed.gov**

For more information, please contact the Financial Aid Office at  
**800-645-8603** or **POCfinancialaid@pacificoaks.edu**