

## Tuition Planning Worksheet for Online Psychology @ Pepperdine Programs Fall 2023 Admits

This sheet details your anticipated tuition costs, indirect costs and financial aid based on your program of study. We encourage you to review this thoroughly. The tuition rate for 2023-2024 is **\$1,875/unit**. The cost per unit and cost of attendance is based on the 2023-2024 academic year. Please note that the tuition rate and cost of attendance are anticipated to change every academic year.

Completion of the program requires a minimum number of units depending on your selected program, and will take more than 1 year. This tuition sheet is meant to be an estimate only for your first year of study. Therefore, the estimate of costs and financial aid provided below is not an estimate for the completion of your selected program; students will self-enroll and their completion will be at their own pace.

### Federal Financial Aid Loan Information

Most students who file a [FAFSA](#) (Free Application for Federal Student Aid) are eligible for the Federal Unsubsidized Stafford Loan of \$20,500. The maximum loan amount you can borrow per academic year is \$20,500. This loan does not require a credit check. This amount is split evenly between the terms of enrollment. Please see estimates below:

#### 6 Units per Term

Year 1	Units	Estimated Tuition Costs	-	\$20,500 Federal Stafford Unsubsidized Loan with 1.057% Origination Fee	=	Estimated Balance
Fall	6	\$11,250	-	\$6,761	=	\$4,489
Winter	6	\$11,250	-	\$6,761	=	\$4,489
Spring	6	\$11,250	-	\$6,762	=	\$4,488
Total	18	\$33,750	-	\$20,284	=	\$13,466

#### 9 Units per Term

Year 1	Units	Estimated Tuition Costs	-	\$20,500 Federal Stafford Unsubsidized Loan with 1.057% Origination Fee	=	Estimated Balance
Fall	9	\$16,875	-	\$6,761	=	\$10,114
Winter	9	\$16,875	-	\$6,761	=	\$10,114
Spring	9	\$16,875	-	\$6,762	=	\$10,113

Total	27	\$50,625	-	\$20,284	=	\$30,341
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### Subsequent Aid Years

In year 2, when the financial aid year renews, your Federal Stafford Unsubsidized loan will be split equally between Summer, Fall, Winter, and Spring, resulting in approximately \$5,071 per term after the loan fee. Please see the estimates below:

Subsequent Years	Units	Estimated Tuition Costs *	-	\$20,500 Federal Stafford Unsubsidized Loan with 1.057% Origination Fee	=	Estimated Balance
Summer	6	\$11,250	-	\$5,071	=	\$6,179
Fall	6	\$11,250	-	\$5,071	=	\$6,179
Winter	6	\$11,250	-	\$5,071	=	\$6,179
Spring	6	\$11,250	-	\$5,071	=	\$6,179
Total	24	\$45,000	-	\$20,284	=	\$24,716

*\*The cost/unit is anticipated to increase every subsequent academic year and is subject to an annual increase of 4-6% as determined by Pepperdine University's Board of Regents. Hence, your actual tuition for subsequent years will vary from the estimated tuition above.*

If you are unable to pay the estimated balances out-of-pocket or you need additional loan funding to cover your costs (tuition and/or living expenses), Federal Graduate Plus loan funding and Private educational loans are additional loan options that require credit approval. Please visit [bit.ly/gsep-loans](http://bit.ly/gsep-loans) for more information.

### Cost of Attendance and Loan Adjustments

The [Cost of Attendance](#) includes tuition and fee costs and an estimated budget for living expenses, books and supply costs, and transportation. The Cost of Attendance is set for all students each year, and actual costs may vary, depending on your lifestyle. Below is a breakdown of the cost of attendance for the 2023-2024 year apart from your tuition and [wellness fee](#).

	Four Term (12 Months)	Three Term (9 Months)	Two Term (6 Months)	One Term (3 Months)
Books & Supplies	\$1,800	\$1,350.00	\$900	\$450.00
Living Expenses	\$35,508 (Food - \$6,672) (Housing - \$28,836)	\$26,631 (Food - \$5,004) (Housing - \$21,627)	\$17,754 (Food - \$3,336) (Housing - \$14,418)	\$8,877 (Food - \$1,668) (Housing - \$7,209)
Transportation	\$2,416	\$1,812	\$1,208	\$604
Personal Expenses	\$4,800	\$3,600	\$2,400	\$1,200
Loan Fees	\$1,600	\$1,200	\$800	\$400
<b>TOTAL</b>	<b>\$46,124</b>	<b>\$34,593</b>	<b>\$23,062</b>	<b>\$11,531</b>

To utilize financial funds to cover these costs, students may borrow Federal Student Loans or private loans up to these totals, provided they are approved. You may also request revisions to the loan amounts offered to accommodate your actual expenses each term by contacting our office.

Should you borrow loan funding up to the cost of attendance (COA), you may submit a Budget Increase Request to increase your COA if you will incur expenses beyond the budget limits for the expenses noted below:

- Computer Purchase (Once per academic program)
- Books exceeding the amount included in the student budget
- Child care
- Disability
- Course-Related Travel
- Course-Related Trip

These budget increases are reviewed on a case-by-case basis, proof of purchase is required, and they are subject to Federal and Pepperdine University policies. Additional financial aid in the form of institutional grants or scholarships will not be provided to meet approved additional expenses. If approved, the increase in your COA will be funded by additional Federal Direct or private loans. Please contact our office via e-mail at [gsepfaid@pepperdine.edu](mailto:gsepfaid@pepperdine.edu) for requirements and additional information.

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### Reminders

- The Federal loan fee changes annually every October 1st.
- The unit load above assumes no courses are failed, dropped or withdrawn from, and no leave of absences are taken by the student.
- Pepperdine scholarships awarded will reduce the student's estimated balance per term.
- All financial aid and transcript requirements must be met before any financial aid can be applied to the student's account.
- For financial aid policies and terms please see the [terms and conditions](#) regarding your financial responsibilities.

**For more information, please visit [gsep.pepperdine.edu](https://gsep.pepperdine.edu)**

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