Financial Aid Booklet – Optometry Students

The MBKU Financial Aid Booklet contains a wealth of information about the financial aid process, and should be the first source you consult with any questions about financial aid. The Financial Aid Office reserves the right to periodically update or change the policies and information contained in the handbook.

Among other topics, the booklet provides information about how to apply for aid, the amount and types of aid students may qualify for, tuition payments and budgets. If, after reading the booklet, you have any remaining questions, please do not hesitate to contact the Financial Aid Office at 714/449-7448.

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• Free Application for Federal Student Aid (FAFSA)
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Important Financial Aid Changes in the Perkins Loan Program for 2016-2017

- This loan program expired in September 2015 but a bill, H.R. 3594 provided an extension of one year. MBKU borrowers who received a Perkins Loan in 2015-2016 will be eligible to receive a Perkins loan for the 2016-2017 year.
- Entering MBKU students will not be eligible to receive a Perkins Loan for 2016/2017.
- No new Perkins loans will be made after 9/30/2016.
- MBKU is required to disclose the following: 1) There are some repayment and forgiveness options available for Direct Loans that are not available for Perkins loans; 2) A borrower may consolidate the Perkins loan into a Direct Loan for simpler repayment; and 3) A borrower should compare the interest rates of the Perkins and Direct Loan Program.
Section 1: Applying for Financial Aid
What is Financial Aid?

Financial aid includes all resources other than those of the students and their families, which are used to finance an optometric education. It includes:

- Scholarships and Grants, from MBKU or any other organization
- Federal/College Work-Study Funds
- Federal Direct Unsubsidized, Perkins, HPSL, LDS and Grad PLUS loans
- Private or Institutional Educational Loans

How do I apply?

The Financial Aid office posts all required forms with instructions on the student portal. In addition to the FAFSA needs analysis form, students will need to complete the MBKU Financial Aid Application and if selected for verification, an IRS Transcript (or a certification of non-filing).

First-time borrowers or entering students will also be required to provide a copy of their driver’s license and Social Security card to the Financial Aid office.

Students applying for the DHHS programs (HPSL or LDS) will also need to submit parental information with the parental 2015 federal tax form copy (or a certification of non-filing) and an additional needs analysis form, the CSS Profile.

Free Application for Federal Student Aid (FAFSA)

The FAFSA is the need analysis document that must be completed by all U.S. citizens and permanent residents who are applying for any federal aid (i.e., Federal Direct Unsubsidized, Perkins, HPSL, LDS, Grad PLUS or Work Study). We collect only student/spouse information on this form.

You cannot file the FAFSA until after January 1 and we recommend that students complete the FAFSA with actual 1040 tax form data, not estimated. You can check a box to have income data automatically filled by the IRS. This is highly recommended. MBKU has a FAFSA filing deadline date in April for all students.

Complete the FAFSA online at www.fafsa.ed.gov. Select Marshall B. Ketchum University and our Title IV School code 001230 as a school that should receive your FAFSA report. Sign your FAFSA online with your FSA user name and password. Once your FAFSA has been processed you will receive an email with instructions on how to view your Student Aid Report (SAR) and how to make any necessary corrections.
Record Keeping

Be thorough in completing and retaining copies of all financial aid forms. We cannot over emphasize the importance of maintaining thorough financial aid records. Students should keep the following records:

- Student copies of all loan applications
- Student copies of all Promissory Notes and Entrance Loan Counseling Confirmations
- Copies of all correspondence from our office, Federal Student Aid, and servicing agencies.
- Student copies of award letters

Financial aid records are also available to you on the following web sites:  www.studentloans.gov www.nslds.ed.gov or on your federal loan servicer’s web site.

Section 2: Applying for Scholarships

Scholarship Application

There are many scholarships listed at the MBKU website for optometry students. Most are awarded at an event in September and 4th year students have an additional award event before graduation. For the Fall event you will be provided with a list of awards that require a vitae or essay to be written in order to apply. A major institutional scholarship is the Dixon Scholarship which is based on grade point average. There is no application for this award.

External Scholarship Opportunities

We strongly recommend that you take advantage of external scholarship opportunities and services. The internet is a valuable tool to use to search for scholarships from organizations outside the college. We recommend that students also perform searches through local and state optometric associations. The Financial Aid office will send email notices of other scholarship opportunities.

Section 3: Student Expense Budget

Student Expense Budget

The cost of an optometric education includes tuition and fees, room and board, books, equipment, transportation and personal expenses. Each year, the MBKU Financial Aid office develops a Standard Budget that estimates an individual student’s educational expenses. These budgets govern the total amount of aid (the sum of scholarships, grants, loans, and work-study) that can be covered by financial aid to a student in any given year.
Federal law defines the types of expenses that can be included in the Standard Budget that make the student’s attendance possible. The federal government requires the institution to use reasonable and realistic figures for student expense budgets that allows for a relatively modest student lifestyle. This means that, among other things, students who receive any kind of financial aid are expected to find shared housing that does not exceed the amount for rent and utilities that is allocated in the student expense budget.

Please remember that your Standard Budget is meant to cover the entire 9 or 12 months you are enrolled at MBKU. Refunds from loans are distributed at the beginning of each quarter; therefore, you must budget accordingly.

### MBKU Standard Budget for 2016-17

<table>
<thead>
<tr>
<th>Category</th>
<th>1st yr.</th>
<th>2nd yr.</th>
<th>3rd yr.</th>
<th>4th yr.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$39,650</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Association Fee</td>
<td>$150</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Campus Store Charges (Equipment, Parking, Manuals)</td>
<td>$2,883</td>
<td>$4,790</td>
<td>$205</td>
<td></td>
</tr>
<tr>
<td>Books</td>
<td>$868</td>
<td>$1,100</td>
<td>$344</td>
<td></td>
</tr>
<tr>
<td>Rent and Utilities*</td>
<td>$9,000</td>
<td>($1,000 per month)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Expenses*</td>
<td>$4,050</td>
<td>($450 per month, additional $100 4th yr.)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation*</td>
<td>$2,250</td>
<td>($250 per month, additional $100 4th yr.)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NBEO fees**</td>
<td>$625 per Board</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduation Fee</td>
<td>$150</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Living within the Budget

If you will be using financial aid to finance the cost of your attendance at MBKU, it is critical that you understand that we cannot increase your budget to permit you to borrow more except for the following items:

- Health insurance cost or health care not covered by insurance
- Car repairs
- Childcare expenses
- Laptop computer that meets requirements
- Transportation cost of one trip home by the most economical means
- Travel costs to clinical rotation assignments and national boards

Staying within the student expense budget will keep your debt as low as possible, thus preserving your options for employment and other opportunities after you graduate. Be sure to understand the various elements of your budget – for instance, if you decide to spend a little more on rent than is allocated, you will need to plan to save in other areas, such as transportation or miscellaneous expenses.

Items Not Covered by the Student Expense Budget

Federal law governs allowable costs that may be included in the student expense budget. The cost of attendance is an estimate of that student’s educational expenses for the period of enrollment. There are many expense items that some students might assume can be included in the student expense budget that are not permitted. Some of the most common items that are not included in the student expense budget are:

- Automobile lease or purchase
- Automobile insurance
- Financial support of a spouse or other dependents
- Interview and/or professional wardrobes
- Consumer credit card debt

Section 4: Your Financial Aid Award

Award Letters/Eligibility Notices

The Award Letter is used to identify loan types and loan amounts that students have requested. This form is also used to report any awards the student will receive from other sources (i.e., WICHE, work study and outside scholarships). Financial Aid awards may be modified or cancelled by contacting the Financial Aid Office.
Required Documentation

The Financial Aid office will notify you of required documentation that we have not received. You must make sure that we receive the required documentation as soon as possible to avoid delays in processing loan applications. We are unable to process federal loan applications until we have received all required documents.

Satisfactory Progress Requirement

All students at MBKU who receive financial aid must meet certain academic standards to continue receiving financial aid each quarter. Regulations require the institution to certify that each financial aid recipient is making "satisfactory progress." Satisfactory progress means being in good academic standing, as defined in the college catalog. Any student who is on academic probation receives formal notification of that fact.

Section 5: Loan Options and Programs

There are several loan programs available to MBKU students: Federal Perkins, Federal Direct Unsubsidized, Federal Graduate PLUS, HHS HPRL, HHS LDS and the two institutional loan programs, Harris and Kanai. In addition there are private educational loan programs. The amount you have requested or may borrow from each Federal loan program is indicated on your Award Letter. Please note that you should only borrow the amount you actually need. Many students live well beneath the maximum amounts. As debt levels increase, we encourage students to think hard about the choices they make with regard to housing, entertainment, and other personal expenses. We encourage you to consider developing a personal budget that is less than the MBKU Standard Budget.

Entrance and Exit Loan Counseling

Federal regulations require that students who borrow Federal Direct Loans complete on line entrance and exit loan counseling. This counseling informs students of their rights and responsibilities with regard to borrowing under various loan programs. Even if you have received federal loans prior to matriculating to MBKU, you must still complete the entrance loan counseling session again.
Graduating MBKU students must complete the exit loan counseling session online. Upon request, the Financial Aid office staff provides individual counseling on loan repayment, debt management, and deferments or forbearances.

Loan Comparison Chart

The following is a chart that students may find helpful in gaining a general understanding of these loans.

<table>
<thead>
<tr>
<th></th>
<th>Perkins Loan, Harris and Kanai Loans</th>
<th>HPSL and LDS Direct Loan Stafford</th>
<th>Unsubsidized Direct Loan Stafford</th>
<th>Graduate PLUS Loan</th>
<th>Private Educational Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest Rates</strong></td>
<td>5% fixed rate</td>
<td>5% fixed rate variable rate 5.84%</td>
<td>6.84% fixed variable rate 9.5% cap</td>
<td>6.84% fixed variable rate 10.5% cap</td>
<td>Based on credit report, can be fixed or variable</td>
</tr>
<tr>
<td><strong>Origination Fees</strong></td>
<td>None</td>
<td>None</td>
<td>1.068%</td>
<td>4.272%</td>
<td>Usually None</td>
</tr>
<tr>
<td><strong>Eligibility</strong></td>
<td>Based on financial need</td>
<td>Based on financial need of student and parent</td>
<td>No income restrictions</td>
<td>No income restrictions</td>
<td>No income requirements for most programs</td>
</tr>
<tr>
<td><strong>Annual Loan Limits</strong></td>
<td>Based on availability, up to $8,000 a year (maximum of $60,000, including undergraduate loans)</td>
<td>Based on funds available, up to $2,500 plus tuition with no maximum.</td>
<td>Up to $40,500 for first and second year students; Up to $47,167 for third and fourth year students.</td>
<td>Cost of attendance less any financial aid awarded</td>
<td>Cost of attendance less any financial aid awarded</td>
</tr>
</tbody>
</table>
# In-School Interest

<table>
<thead>
<tr>
<th>In-School Interest</th>
<th>Paid by federal government or MBKU</th>
<th>Paid by federal government</th>
<th>Borrower Responsibility</th>
<th>Borrower Responsibility</th>
<th>Borrower Responsibility</th>
</tr>
</thead>
</table>

## Grace Period

<table>
<thead>
<tr>
<th>Grace Period</th>
<th>Interest paid by federal government or MBKU during nine-month grace period</th>
<th>Interest paid by federal government during twelve month grace period</th>
<th>Six-month grace period, during which interest will accrue</th>
<th>No grace period - Graduate students may defer payments while enrolled &amp; request 6 month forbearance after graduation, interest will accrue</th>
<th>Varies by lender and program</th>
</tr>
</thead>
</table>

## Repayment Terms

<table>
<thead>
<tr>
<th>Repayment Terms</th>
<th>Repayment begins after grace period</th>
<th>Repayment begins after grace period</th>
<th>Repayment begins after grace period*</th>
<th>Repayment begins after forbearance</th>
<th>Varies by Lender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$40 minimum monthly repayment</td>
<td>$40 minimum monthly repayment for HPSL; $15 for LDS</td>
<td>$50 minimum monthly repayment</td>
<td>$50 minimum monthly repayment</td>
<td>$50 minimum monthly repayment</td>
</tr>
<tr>
<td></td>
<td>Up to 10 years to repay, depending on amount owed</td>
<td>Up to 10 years to repay, depending on amount owed</td>
<td>Up to 10-25 years to repay, depending on amount owed</td>
<td>10-25 year maximum repayment term (based on total loan balance)</td>
<td>Up to 10-25 years to repay, depending on amount owed</td>
</tr>
</tbody>
</table>

* Federal student loans are required by law to provide a range of flexible repayment options including, but not limited to income-based repayment plans, and loan forgiveness benefits. All federal loans can be prepaid without penalty.

## Credit Based Loans

As a general rule, students should consider obtaining a Graduate PLUS or private loan only after maxing out on Federal loans that are not credit based. The Graduate PLUS and private education loans are credit based so it is important to maintain your credit rating up to and throughout your optometric education. If you are late in paying any of your bills (e.g., credit cards, rent, phone bill, or medical bill) you may be disqualified from receiving credit based educational loans. The Financial Aid office strongly recommends that you review your credit status. The Fair Credit Reporting Act
(FCRA) requires each of the nationwide consumer reporting companies – Equifax, Experian, and Trans Union – to provide you with a free copy of your credit report, at your request, once every 12 months. They provide free annual credit reports only through [www.annualcreditreport.com](http://www.annualcreditreport.com).

For general information about credit, and credit scores go to: [www.myfico.com](http://www.myfico.com)

**Private Educational Loan vs. Graduate PLUS Loan**

Both the Graduate PLUS Loan and a private educational loan have their relative benefits and drawbacks. The decision on which loan program to utilize may come down to your individual preference and comfort level with the interest rate environment. This is the same question home owners need to consider when they are looking at a fixed versus variable rate mortgage. Most lenders offer private loan interest rates based on either the most current 3 month LIBOR rate plus an index or the Prime Lending Rate. However, past performance is not a guarantee for how future interest rates will move in the future.

If you would prefer a fixed interest rate loan that will not go up, then a fixed rate Federal Graduate PLUS loan may be what you choose. If you feel that a variable rate will run consistent with a lower rate trend, then a variable rate private educational loan may be best for you. The interest rate is one component to consider. You should also consider other attributes of the loans.

<table>
<thead>
<tr>
<th></th>
<th>Federal Graduate PLUS</th>
<th>Private Educational</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower</strong></td>
<td>Loan is made to you (the graduate/professional student), an endorser may be required.</td>
<td>Loan is made to you; however, a creditworthy co-borrower may be required.</td>
</tr>
<tr>
<td><strong>Credit Requirements</strong></td>
<td>Credit approval based on federal standards, not credit score. Endorser option if you do not meet credit requirements</td>
<td>Credit approval based on credit score and history</td>
</tr>
<tr>
<td><strong>Loan Limits</strong></td>
<td>Cost of education minus aid</td>
<td>Cost of education minus aid</td>
</tr>
<tr>
<td><strong>Origination Fee</strong></td>
<td>4.272%*</td>
<td>Varies, most lenders offer zero fee loans</td>
</tr>
</tbody>
</table>
### Interest Rate

Federal Graduate PLUS interest rate is fixed-variable at 6.84% for the life of the loan. On 7/1/2016 the interest rate will change based on the 10-year Treasury Bill. Variable interest rate based on LIBOR (the rate may change quarterly). Some lenders offer a fixed rate that is higher than the variable offer.

### Federal Consolidation

Eligible for Federal Consolidation programs | Not Eligible Federal Consolidation programs

### Deferment/Forbearance Options

Federal deferment and forbearance options exist | Forbearance may be available; generally less flexible than Federal loan deferments

### Repayment Options

Up to 25 years, standard principal and interest, interest only, graduated and extended repayment options | Up to 20 years, options for interest only during early years of repayment

### Death/Disability

Graduate PLUS loans can be discharged upon death of borrower. Loan can also be discharged if a borrower becomes totally and permanently disabled | Many private lenders now offer a death and disability cancellation. Check terms with lender.

### Student Loan History Information

You can locate your prior and current federal loan history by visiting the National Student Loan Data Systems (NSLDS) at: [www.nslds.ed.gov](http://www.nslds.ed.gov). The MBKU Financial Aid office also provides you with your loan history and estimated loan repayment amount each time you borrow.

### Loan Repayment

Students preparing for graduation should also prepare to begin repayment on their loans. The first step is to review the student copies of the loan applications and promissory notes to ascertain the beginning payment dates and amounts. Most loans are scheduled for a 10 year repayment period.

The student is responsible for notifying lenders or servicers of their current address. Failure to do so could lead to confusion and even default. The burden is on the borrower to notify the lender of...
any changes in your name, address or ability to repay. Keep in contact with your servicer during the grace period.

Graduates who have not begun working or are pursuing a Residency and find the beginning monthly repayment amount too high can utilize the different repayment options such as an extended (25 years), consolidation (30 years) or an income based repayment plan. Loan servicers are willing to help, but can only do so if they know your circumstances. As always, the Financial Aid office is available to provide guidance to its students and alumni.

**Section 6: Work-Study**

**Federal Work-Study Program (FWS)**

The Federal Work-Study Program is an employment program for U.S. citizens and permanent residents that is funded with a combination of federal and institutional funds. FWS is a need-based award that provides part-time jobs. The current starting wage is $10.00 per hour for regular work-study ($11.00 after 200 hours worked) and $11.00 per hour for teaching or research assistant positions. The lecture tutor wage is $12 per hour and study session leader wage is $14 per hour. You may not work more than 20 hours per week on the average during periods of enrollment.

**College Work-Study Program (CWS)**

There are limited College Work Study job opportunities for students who do not qualify for the FWS program. Some CWS jobs are funded through the college or research grants but the wage scale is the same.

**Section 7: Tuition & Refunds**

**Tuition Payments**

The annual tuition is charged four times a year for 3rd and 4th year students and three times a year for 1st and 2nd year students. The total tuition charge will be the same for all classes. If you applied for the Federal Direct loans and other campus-based loans the disbursements will be applied to your tuition account quarterly.

Students are responsible for paying any student tuition balance that will not be covered by financial aid funds. Payments must be submitted by the established deadline date to avoid the $50.00 late payment fee and monthly interest charges. Access CASHNet through My.Ketchum.edu to view statements or make payments.

WICHE funds are applied in equal amounts to your tuition account at the start of each quarter.

If financial aid funding creates a credit balance after being applied to the quarterly tuition charge, credit card payments will be refunded first. If the account still has a credit balance after all credit...
card payments have been refunded students have the option of having their refund directly
deposited into their personal checking accounts or receiving a check. To arrange for direct deposit
of your loan refund complete and submit a Student Direct Deposit Request form with a voided
check.

Important Note: A student may not proceed from one academic year to the next without having
fully paid the previous year’s tuition and fees.

Tuition Refund Policy

For official withdrawals, tuition refunds will be pro-rated at intervals of two (70%), three (50%),
four (30%), and five (10%) weeks from the date the quarter begins. Refer to the MBKU Catalog
for the federal regulations on Return of Title IV funds that applies when a student withdraws prior
to completing 60% of the quarter.

Section 8: Miscellaneous

Policy on Loan Periods

The definition of a “loan period” and the tuition charge due dates and disbursements within that
period may not always correspond to the academic year. At MBKU, the loan period is considered to
be 9 months for the first and second year students and 12 months for the third and fourth year
students. Our academic year is based on three or four quarters. The Department of Education
defines an academic year based on the calendar dates from July 1 to June 30 as an award year,
therefore campus-based funds like Perkins and HPRL cannot be paid until after July 1. We use the
“scheduled academic year” (SAY) and designate the summer quarter as a “header” or a part of the
academic year that comes before the Fall term. FWS earned during the Summer Quarter is applied
to the academic year following the summer. Loan disbursements coincide with the dates the MBKU
Controller sets for tuition payments.

Emergency Loans

MBKU has an emergency loan called the Dr. Charles A. Abel Emergency Loan that provides interest
free loans up to the amount of $900 and for a period of up to 90 days. Loans held longer than 90
days will be transferred to the borrower’s campus store account. Application forms can be
obtained from the Financial Aid Office.
MBKU Confidentiality and Access Policy

All records and conversations between an aid applicant, his/her family and the financial aid staff are confidential and entitled to the protection ordinarily given a counseling relationship. No information concerning a student’s financial aid records may be released to anyone outside the Financial Aid office without permission of the student or the financial aid administrator, as circumstances may dictate. The financial aid administrator shall determine whose permission is required and will consider the professional ethics surrounding each request for information. All records will be maintained in the Financial Aid office for a period of four years after the leave date.

The HEOA 34CFR 668.41(c) and 34 CFR part 99 requires MBKU to provide the following annual notice to all enrolled students.

- The student has the right to review their records, to request amendment of records, to consent to disclosures of personally identifiable information, and to file complaints with the Department of Education;
- The procedure for reviewing or requesting an amendment of your financial aid records is by oral or written request directly to one of the financial aid administrators.

Penalties for Drug Convictions

The HEOA amendment for 34 CFR 668.40 requires MBKU to provide each student this written notice of federal student financial aid penalties for drug law violations. Under the Higher Education Act, a student may become ineligible for federal aid if convicted of a drug law violation. Federal aid at MBKU includes Federal Direct and Graduate PLUS loans, Federal Perkins Loans and Federal Work Study.

For possession of illegal drugs, you are ineligible from the date of conviction (not arrest):
- First Offense: 1 year from the date of conviction
- Second Offense: 2 years from the date of conviction
- Third or Subsequent Offenses: Indefinite ineligibility from the date of conviction

For the sale of illegal drugs, you are ineligible from the date of conviction (not arrest):
- First Offense: 2 years from the date of conviction
- Second and Subsequent Offenses: Indefinite ineligibility from the date of conviction

Do all drug convictions count?

No, do not count any conviction that was reversed, set aside, or removed from your record. Also, do not count any conviction that occurred before you turned 18, unless you were prosecuted as an adult.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds by successfully completing a drug rehabilitation program. A student will regain eligibility on the date of successful completion of the program. To be sufficient to reinstate financial aid eligibility, the program must:
• Include at least 2 unannounced drug tests, AND
• Be recognized as a Federal, State or local government agency program

**Student Aid Eligibility Drug Convictions Section on the FAFSA Form**

Question #23 asks if you have been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal aid. Failure to answer this question will automatically disqualify the student from receiving Federal aid. For help answering this question, call 1-800/433-3243.

**Conviction During Enrollment**

According to the U.S. Department of Education, if a student is convicted of a drug offense after receiving Federal aid, he or she must notify the Financial Aid Office immediately and that student will be ineligible for further aid and be required to pay back all of the aid received after the conviction.

**Helpful Contact Numbers and Web Sites**


www.studentloans.gov  Fill out a MPN, complete a PLUS Request, Complete Entrance and Exit Counseling

www.ombudsman.ed.gov  Contact a student aid ombudsman for questions or concerns that cannot be handled through the usual methods (1-877/557-2575)

www.nslds.ed.gov  Access the government database for your loan and grant data using your FSA ID and Password.

www.finaid.org   Loan and scholarship information, calculators, and questions and answers

**Income Grid for HHS LDS Loan Program:**

The following income figures determined what constitutes a low-income family for purposes of identifying the disadvantaged students for LDS for the 2016-2017 academic year based on the 2015 tax year. The chart applies to both the student and parent's family.

<table>
<thead>
<tr>
<th>Size of Family</th>
<th>Income Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$23,760</td>
</tr>
<tr>
<td>2</td>
<td>$32,040</td>
</tr>
<tr>
<td>3</td>
<td>$40,320</td>
</tr>
<tr>
<td>4</td>
<td>$48,600</td>
</tr>
<tr>
<td>5</td>
<td>$56,880</td>
</tr>
<tr>
<td>6</td>
<td>$65,160</td>
</tr>
<tr>
<td>7</td>
<td>$73,460</td>
</tr>
<tr>
<td>8</td>
<td>$81,780</td>
</tr>
</tbody>
</table>

**More Questions**
You may contact the Financial Aid office by telephone (714/447-7448) or in person in the Administration Building D, from 8-5 pm, Monday through Friday. You can also email us at either bbreffe@ketchum.edu or dwalker@ketchum.edu

The current University catalog can be accessed at www.ketchum.edu and includes information about the College’s: 1) academic program, 2) instructional facilities, 3) accreditation, and 4) physical access for handicapped students or any special programs for handicapped students.