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UNIVERSITY of
**PUGET
SOUND**

WELCOME TO **PUGET SOUND.**

**UNDERSTANDING YOUR
FINANCIAL AID OFFER**

UNIVERSITY OF PUGET SOUND

UNDERSTANDING YOUR OFFER



HELPFUL TERMS

- **Cost of Attendance (COA):** the total estimated cost for a full-time academic year, including both billed (direct) and non-billed (indirect) expenses.
- **Direct Costs:** charges billed by Puget Sound, such as tuition, fees, housing, and food.
- **Indirect Costs:** out-of-pocket expenses not billed by the university, such as books, transportation, and personal items.
- **Net Price:** cost of attendance minus gift aid.
- **Gift Aid:** scholarships and grants that do not need to be repaid, awarded based on merit, need, or other criteria.
- **Need-Based Aid:** aid awarded based on financial need, including grants, subsidized loans, and work-study. Requires annual submission of the Free Application for Federal Student Aid (FAFSA).
- **Student Aid Index (SAI):** a number from your FAFSA used to determine eligibility for need-based aid.
- **Loans:** money borrowed for education that must be repaid with interest; may be federal or private.
- **Subsidized Loan*:** a federal need-based loan where the government pays the interest while you are enrolled at least half-time and during the 6-month grace period.
- **Unsubsidized Loan*:** a federal loan for students enrolled at least half-time; interest accrues from the time of disbursement.
- **Parent PLUS Loan*:** a federal, credit-based loan for parents of dependent undergraduates; interest begins at disbursement.
- **Repayment:** Loan repayment typically starts six months after graduation or dropping below half-time enrollment.

*Learn more about loan options and borrowing limits at pugetsound.edu/loans.

PAYMENT OF TUITION & FEES

Tuition and fees are billed each semester. Billing statements are issued in early July for the fall semester and in early January for the spring semester. Payment is due by August 15 for the fall and January 15 for the spring. To maintain course registration and avoid late fees, all students must complete their payment arrangements by the applicable deadline. This includes submitting any required payments and completing all loan applications.

Student Financial Services staff are available to support students and families throughout the process, and you are encouraged to reach out at any time with questions or for assistance. Please note that all payment arrangements must be finalized before a student can begin the orientation program or check into campus housing.

PAYMENT OPTIONS

Puget Sound offers several payment options. Payments may be made by electronic check, paper check, cash, or credit card. Please note that credit card payments are subject to a non-refundable 3% service fee.

A monthly payment plan is also available, allowing families to spread the semester balance across the term. There is an \$80 enrollment fee each semester the plan is used. For fall, the first payment is due on August 15, with additional payments due on the 15th of each month through December. For spring, the first payment is due on January 15, with subsequent payments due on the 15th of each month through May. Late or insufficient payments may incur a \$25 monthly late fee.

Questions? Contact your financial aid counselor at sfs@pugetsound.edu.

Accept your offer of admission at pugetsound.edu/secure-your-spot.



CHANGES TO FINANCIAL AID OFFERS

Your financial aid offer is based on the assumption that you will be enrolled full-time and will reside in on-campus housing. Any changes to these conditions—such as enrolling less than full-time or choosing to live off-campus—may result in an adjustment to the financial aid offer.

Your eligibility for need-based financial aid may change when you receive additional scholarships. Any adjustments depend on your level of demonstrated financial need and the amount of need-based aid you've already been awarded.

In the rare case that your level of demonstrated need is being met with federal, state, or university need-based programs, receiving additional scholarship funding may result in a reduction to your need-based aid.

If a reduction is necessary, adjustments will be made in the following order:

1. Work-Study
2. Federal Direct Subsidized Loan
3. Puget Sound Grant Programs

Puget Sound grant programs are institutional, need-based awards. These grants may be reduced if the total amount of your scholarships and grant aid exceeds your demonstrated financial need.

SPECIAL CIRCUMSTANCES

If your or your family's current financial situation differs significantly from the information provided on your FAFSA, or if there are extraordinary circumstances affecting your ability to contribute to

educational expenses, you may request a review of your financial aid eligibility. To begin this process, please contact Student Financial Services using the methods listed on the next page.

Examples of circumstances that may qualify for a review include:

- Loss of employment
- Significant reduction in income
- Tuition expenses (after gift aid) for siblings enrolled in private K-12 schools
- Tuition expenses (after gift aid) for dependent siblings enrolled in college
- Payments on Parent PLUS Loans or other parent educational loans

Please note that any financial aid adjustments resulting from a special circumstance review are subject to limitations based on your adjusted Student Aid Index (SAI), federal and state regulations, institutional policies, and the availability of funds.



"I wanted to be able to experience college and thrive, and Puget Sound's financial aid gave me the freedom and flexibility to be more than just a student and to focus not only on classes, but to get involved in different clubs and organizations."

— Andrea Beninghaus '22, Santa Clara, CA



STUDENT EMPLOYMENT

Are you looking for a way to offset your expenses while gaining valuable work experience?

If you've received a federal or state work-study award as part of your financial aid offer, Career and Employment Services (CES) will assist you in finding part-time employment by referring you directly to interview for on-campus or approved off-campus positions. These jobs span a variety of interests and academic fields.

If you were not awarded work-study, CES is still available to support your job search. They can help you explore part-time, temporary, and summer job opportunities both on and off campus. On-campus positions open to all students commonly include roles in Dining and Event Services, Facilities Services, Security Services, and the Office of Admission.

Off-campus options include part-time or seasonal positions with local employers, as well as opportunities with neighborhood families looking for tutors, babysitters, house sitters, and more. In addition to helping you find employment while you're enrolled, CES can support your search for internships and guide you as you explore career opportunities after graduation. Don't hesitate to reach out using the contact information on this page.

OUTSIDE SCHOLARSHIPS

Many private organizations—including civic, professional, religious, community, and national groups—offer scholarships to help students and

families manage college costs. Although the application process can take time, it's often well worth the effort.

If you receive an outside scholarship, please notify us, as we are required to include it in your financial aid offer. To report a scholarship, email Joan Potter at jpotter@pugetsound.edu and include the name of the awarding organization and the annual scholarship amount. Scholarship checks must be made payable to University of Puget Sound and include your full name and Puget Sound ID number.

MAIL CHECKS TO:

University of Puget Sound
Student Financial Services
1500 N. Warner St. #1039
Tacoma, WA 98416-1039

CONTACT STUDENT FINANCIAL SERVICES

253.879.3214 | sfs@pugetsound.edu
pugetsound.edu/sfs

CONTACT CAREER AND EMPLOYMENT SERVICES

253.879.3161 | ces@pugetsound.edu
ces.pugetsound.edu

INVESTING IN EDUCATION PAYS DIVIDENDS FOR A LIFETIME

GET READY TO GROW PERSONALLY.

A Puget Sound education develops critical thinking, engagement in the community, and a lifelong love of learning. How do we know? We are a top producer of Fulbright Scholarship recipients, more than 50% of our students pursue graduate study within five years of graduating, and our acceptance rates to medical school (89%) and law school (90%) far exceed the national average. Puget Sound is one of the Best 391 Colleges—#13 for Best Athletic Facilities and #24 for Students Who Study the Most—per the Princeton Review, and a Top 100 Liberal Arts College per U.S. News & World Reports. We're proud to offer a truly transformative learning experience: Puget Sound was named 1 of 45 Colleges That Change Lives.

GET READY TO GROW PROFESSIONALLY.

Most first-year students arrive already thinking about the career that will follow their time in college, which is why preparing for professional excellence begins almost immediately at Puget Sound. We are a top Pacific Northwest college for salary potential according to payscale.com. Puget Sound is currently ranked fourth in Washington and #133 in the nation, putting us in the top 10% nationally for salary potential. Whether a student dreams of excelling in business, nonprofits, community organizing, education, medicine, law, or any other pursuit, we guarantee they will leave Puget Sound with real-world experience on their resume. Every Puget Sound student will receive at least one form of experiential learning: internships, study abroad, community-based learning, and/or independent research.

GET READY TO GROW BEYOND WHAT YOU THOUGHT WAS POSSIBLE.



If you hang around Puget Sound long enough, someone is bound to tell you that this education isn't something you get: it's something you do. Every student is challenged here, but in ways that help to profoundly further their education. I think that's one reason this education is so powerful and transformative for our students. It's hard, but not hard for the sake of being hard; our students are capable of amazing things, and our professors know that. We provide a challenge to help students go beyond the expected, easy path in order to do things they didn't know were possible, and to really make an impact with their education.

—Robin Aijian, Senior Director of Admission



TERMS AND CONDITIONS FOR THE PUGET SOUND MERIT AWARDS

Faculty, Dean's, Provost's, President's, and Trustee Scholarships

1. Puget Sound's scholarship programs are funded in part by the generous financial commitments of alumni, parents, and friends of Puget Sound. As a result, you may receive notification of an endowed or gift scholarship that is funding part or all of your merit scholarship. To help build strong relationships with our donors, you may be asked to write a brief thank you letter acknowledging the generosity of the donor responsible for funding your scholarship. You may also receive an invitation to a special scholarship celebration or other festive donor function, where you may have an opportunity to meet your donor in person. It is hoped that you will make every effort to comply with requests associated with your scholarship.
2. Your merit scholarship amount is expressed as an annual amount, of which half is available fall semester and half available spring semester to offset against full-time tuition charges on your student account.
3. Your merit scholarship is available for fall and spring semesters only and cannot be applied to summer enrollment.
4. Eligibility for your scholarship requires that you be enrolled each semester as a full-time undergraduate student in at least three (3.0) academic units and paying full-time tuition.
5. Your merit scholarship may only be applied toward Puget Sound tuition—not housing or other expenses. If you receive additional scholarships, grants, stipends, tuition remission, or tuition benefits designated for tuition—whether from Puget Sound or external sources—and the total exceeds the cost of tuition, your merit scholarship will be reduced or withdrawn to ensure total tuition-designated aid does not exceed tuition.
6. After successfully completing one academic year of study, you may take a formal leave of absence for up to one year and retain your scholarship upon returning to the university, provided you continue to meet all other eligibility criteria.
7. Puget Sound scholarships are renewable for up to ten semesters, including the semester of initial enrollment, provided you maintain satisfactory academic progress toward a degree. This includes maintaining a minimum 2.0 cumulative GPA—reviewed at the end of each semester—and demonstrating progress toward meeting degree requirements. Full details on satisfactory academic progress are available at pugetsound.edu/sap.

TOP 100

**National Liberal Arts
College
U.S. News & World
Reports**

**1 of 45
Colleges That
Change Lives**





UNIVERSITY of PUGET SOUND®

STUDENT FINANCIAL SERVICES

1500 N. Warner St. #1039
Tacoma, WA 98416-1039
253.879.3214
sfs@pugetsound.edu
pugetsound.edu/sfs

OFFICE OF ADMISSION

Welcome Center
1500 N. Warner St. #1062
Tacoma, WA 98416-1062
253.879.3211
admission@pugetsound.edu
pugetsound.edu/admission

NOTIFICATIONS AND DISCLOSURES

FINANCIAL ASSISTANCE IS AVAILABLE

Visit pugetsound.edu/sfs or contact Student Financial Services (located in Jones Hall, Room 019) at 253.879.3214 to obtain more information about student financial aid programs, including application procedures, eligibility criteria, and the rights and responsibilities of students receiving financial assistance.

EQUAL OPPORTUNITY POLICY

University of Puget Sound does not discriminate in education or employment on the basis of sex, race, color, national origin, religion, creed, age, disability, marital or familial status, sexual orientation, veteran or military status, gender identity, or any other basis prohibited by local, state, or federal laws. This policy complies with the spirit and the letter of applicable federal, state, and local laws, including Title IX of the Education Amendments of 1972, Sections 503 and 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990. Questions about the policy may be referred to the university's affirmative action officer (253.879.2827) or the Office of Civil Rights, Department of Education, Washington, D.C. 20202.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

Please visit pugetsound.edu/registrar/ferpa or contact the Office of the Registrar (located in Jones Hall, Room 013) at 253.879.3217 to obtain more information about the rights and procedures under current U.S. law for inspection, correction, and disclosure of information in a student's record.

ATHLETIC PROGRAM PARTICIPATION AND FINANCIAL SUPPORT

By Oct. 15 of each year, the university makes a report on athletic program participation rates and financial support data, available upon request. Please contact the university's athletics office at 253.879.3426 to obtain a copy of the most recent annual report.

STUDENT CONSUMER INFORMATION

The Higher Education Act of 1965 (HEA) requires all colleges and universities participating in federal student aid programs to disclose basic institution information. This includes graduation rates, data on students receiving athletically related student aid, campus security policies, and campus crime statistics. This web page consolidates those details: pugetsound.edu/student-consumer-information.

COMPLETION AND GRADUATION RATES

The university annually publishes its student completion rate, which is currently 68%. This means that 68% of fall 2018 entering first-year students graduated by August 2024.

SECURITY POLICIES AND CRIME STATISTICS

By Oct. 1 of each year, the university distributes to all enrolled students and current employees an annual security report that contains institutional security policies and crime statistics. To obtain a copy of the most recent annual report, visit pugetsound.edu/security or contact Security Services at 253.879.3311.