Costs in the 2013 - 2014 year*

Estimated Cost of Attendance
Basic estimate of total costs associated with attending NewSchool for three quarters.

** $ 41,836

Tuition & Fees
This is based on an assumption you attend NewSchool fulltime (12 units to 18 units per quarter) for 3 quarters. The costs listed are an average of tuition and fees from all NewSchool programs. Your actual enrollment status and the number of units you choose to take can change quarter to quarter and will change your actual costs. For more information on individual program costs please contact Enrollment at 800-490-7081.

$ 25,207

Housing & Meals
This estimate is based on the California Student Aid Commission’s averages for the State and is then adjusted to reflect the average housing costs in San Diego as determined by the San Diego Housing Commission. Housing and meal budgets change based on whether you live at home with your parents or on your own while in school. These costs are not charged by NewSchool, but should be considered when developing your educational financing plan.

$ 9,094

Books & Supplies
This estimate is based on your individual program. These costs are not charged by NewSchool, but should be considered when developing your educational financing plan.

$ 2,859

Transportation
Based on whether you choose to live at home (with parents) and commute to school or if you choose to live on your own. NewSchool’s transportation cost estimates come from the suggested amounts issued by the California Student Aid Commission.

$ 1,251

Other Educational Costs
This includes loan fees, software, internships, additional technology purchases, etc.

$ 2,970

Grants and Scholarships to Pay for College
These are the grants and scholarships awarded to you by the Office of Financial Aid. Please note that amounts could change based on your actual enrollment status each term. This will not reflect any tuition reductions or other funding you may have received. While there are eligibility requirements for grants and scholarships, most do not have to be repaid. Once you become a student, you will obtain this information from your NewSchool financial aid counselor.

What You Will Pay for College
This figure is an estimate of what you will pay for college. It does not reflect actual charges, but can be used to help you compare projected costs and develop your educational financing plan. Determining your specific financial aid eligibility depends on many factors including when you begin class, how many units you take per quarter and other additional factors.

Please contact your financial aid counselor at (619)684-8818 for more information.

Loan Options
This section takes into consideration your financing options for the amount estimated in What You Will Pay For College.

Federal Direct Loan
Once you become a student, you will obtain this information from your NewSchool financial aid counselor. During the counseling process your financial aid counselor will help you determine the amount of financial aid you will need. However the final decision on how to pay for school is always up to you. NewSchool will never require you to take out financial aid (in which case you would pay cash), though most students choose to do so.

Other Financing Options
This section takes into consideration other sources you may have for financing your education, such as:

- Payment plans
  Contact the Bursar at (619) 684-8763 to set up a payment plan and make payments.

- Military and/or national service benefits

- Parent PLUS Loans

- Non-federal private education loans.
Glossary

**Cost of Attendance (COA):** The total amount (not including grants and scholarships) that it will cost you to go to school during the 2014–15 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

**Total Grants and Scholarships:** Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

**Net Costs:** An estimate of the actual costs that you or your family will need to pay during the 2014–15 school year to cover education expenses at a particular school. Net costs are determined by taking the institution’s cost of attendance and subtracting your grants and scholarships.

**Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

**Loans:** Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

**Family Contribution (also referred to as Expected Family Contribution):** A number used by a school to calculate how much financial aid you are eligible to receive, if any. It’s based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It’s not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

**Graduation Rate:** The percentage of students who graduate from an institution. This shows students who began their studies as first-time, full-time degree- or certificate-seeking students and completed their degree or certificate within 150 percent of “normal time.” For example, for a four-year school, the graduation rate would be the percentage of students who completed that program within six years or less.

**Loan Default Rate:** The percentage of student borrowers — undergraduate and graduate — who have failed to repay their federal loans within three years of leaving a particular school. A low loan default rate could mean that the institution’s students are earning enough income after leaving school to successfully repay their loans.

**Median Borrowing:** The amount in federal loans the typical undergraduate student takes out at a particular institution. It also indicates the monthly payments that an average student would pay on that amount using a 10-year repayment plan.