

FINANCIAL INFORMATION

TUITION AND FEES

- TUITION AND FEES FOR DENTAL HYGIENE PROGRAM** ***\$28,735.00** **Year 1**
 A registration fee of \$100 is included in each year of tuition. ***\$28,735.00** **Year 2**
 Laptop computer, eBooks, and textbooks are included in tuition and fee charges.
- Dental Hygiene Student Kit (hand piece, instruments, professional organization fees etc.)** **\$ 4,050.00**

TOTAL ***\$61,520.00**

** TUITION SUBJECT TO CHANGE*

DETAILED BREAKDOWN OF DENTAL HYGIENE PROGRAM COST BREAKDOWN

Year	Registration	Tuition	Instrument Kit and Uniforms	Laptop computer, Textbooks and Supplies	Total
Year One (1) 30 Weeks	\$100.00	* \$28,635.00	\$4,050.00	Included in Tuition	\$32,785.00
Year Two (2) 30 Weeks	\$100.00	* \$28,635.00	-	Included in Tuition	\$28,735.00
Totals	\$200.00	* \$57,270.00	\$4,050.00		\$61,520.00

DEPOSIT REQUIREMENT

A non-refundable \$4,050.00 deposit is required of all students selected into the Dental Hygiene program which covers the cost of student uniforms and the instrument kit. The deposit is due in full on or before the time of enrollment, and is a **mandatory** requirement to secure a seat within the program.

ESTIMATED LIVING EXPENSES

The following budget figures represent estimates of expenses, which will be used in evaluating a student's financial need for each academic year for 2011-2012.

<u>Students Living Away from Parents</u>		<u>Students Living In Parent's Home</u>	
Room & Board	\$8,540.00	Room & Board	\$3,416.00
Personal Expenses	2,197.00	Personal Expenses	2,394.00
Transportation	866.00	Transportation	749.00
TOTAL	\$11,571.00	TOTAL	\$6,559.00

FINANCIAL ASSISTANCE

SJVC administers many financial opportunities such as loans, scholarships and grants. Financial aid is based on the premise that primary responsibility for meeting educational costs rests with the student and family. Funds are awarded to students who can demonstrate need. Incoming students should apply to the Financial Aid Department as soon as they have been provisionally accepted.

The school's Financial Aid Officers are available on a full time basis to help students obtain the financial assistance required to meet their educational expenses. Students may apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA.). The Federal School Code for completing the FAFSA is 014741. Students may complete the FAFSA on-line at www.fafsa.ed.gov, by completing and mailing the hard copy application, or by meeting with the Financial Aid Officer. For more information, please contact the financial aid office at the college by calling the campus for which you are applying: Visalia (559) 651-2500 or Rancho Cucamonga (909) 948-7582.

TUITION PAYMENT PLAN

Each student is required to meet with a financial aid officer prior to enrollment to establish a tuition payment plan. A typical financial package may include Federal Student Loans and cash payments (refer to **examples**).

Examples:

Dental Hygiene Year 1

Tuition and Fees	* \$28,735.00
Student Kit & Uniforms	+ 4,050.00
Cash Deposit	- 4,050.00
Federal Student Loans	- <u>9,500.00</u>
Cash Balance:	\$19,235.00

Remaining cash balance of \$19,235.00 would be paid in 8 monthly payments at an interest rate of 0%.

** TUITION SUBJECT TO CHANGE*

Dental Hygiene Year 2

Tuition and Fees	* \$28,735.00
Federal Student Loans	- <u>10,500.00</u>
Cash Balance:	\$18,235.00

Remaining cash balance of \$18,235.00 would be paid in 8 monthly payments at an interest rate of 0%.

PAYMENT OPTIONS

A student account must be current (no outstanding balances) **prior** to enrollment in subsequent sessions.

CASH PAYMENTS may be paid in one of the following ways:

Plan 1 Payment of each session in full on or before the day of enrollment into the program.

Plan 2 Payment of 8 monthly installments with the beginning payment due on the first day of class.

PRIVATE FUNDING

Families may apply to borrow up to the total cost of education, less financial aid, through Bank of America, Sallie Mae, Wells Fargo, or PNC Bank. A San Joaquin Valley College financial aid officer can provide preliminary information on eligibility and application procedures. Private loans require a credit worthy applicant or co-borrower. Students must provide verification of approval of any private loan at least two weeks prior to the start of class.