



Cost Estimates for 2023–2024

Undergraduate Programs

\$42,676/yr.

Tuition and fees (two semesters)	\$13,500
Living expenses (rent, utilities, bills)	\$27,104
Books	\$936
Travel	\$1,136

Masters Programs

\$50,056/yr.

Tuition and fees (two semesters)	\$20,880
Living expenses (rent, utilities, bills)	\$27,104
Books	\$936
Travel	\$1,136

Options to pay net costs

Work Options

Federal or institutional work-study	\$6,000-10,000/yr.
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Loan Options

Federal Direct Unsubsidized Loan (grad)	\$20,500/yr.
Federal Direct Unsubsidized Loan (undergrad)	\$12,500/yr.
Federal Direct PLUS Loan	Up to costs minus any other awards

Other Options

- Military and/or national service benefits
- Pacific Oaks scholarships
- Non-federal private education loan
- Outside Scholarships

To determine your military educational benefits, contact the Department of Veterans Affairs (VA) at 1-888-GIBILL 1 (442-4551). Information is also available on the **GI Bill website**. Pacific Oaks does not determine eligibility for students. Once approved, you will receive a Certificate of Eligibility from the VA.

Quick Facts:

Graduation Rate

Percentage of full-time students who graduate within expected timeframe for their program

66%

Median Borrowing

Students at Pacific Oaks typically borrow **\$37,256** in federal loans over **2 years**. The federal loan payment for a Standard Repayment Plan. Ten years for this amount is approximately **\$310 per month**. Your borrowing may be different.

Repaying your Loans

To learn about loan repayment choices and work out your federal loan monthly payment, go to: **studentaid.ed.gov**