Welcome Applicants!

Midwestern University-Glendale

Financing Your Health Professions Education -PHARMACY

Presented by:
• Tammy Schmidt
  • Lisa Veliz
  • Lesa Stanford
  • Stacia McBride
How Much Will It Cost to Attend MWU?

**Average Annual Costs** (12-Month Budget)

*Figures based on 2009-2010 academic year*

- $60,035 for students living with parents
- $66,240 for students living on campus
- $70,355 for students living off campus

Cost of Attendance will increase 5% to 7% annually.
Cost of Attendance

Includes educationally related expenses for students only, such as:

- Tuition, Books & Supplies
- Insurance
- Average rent expenses
- Average transportation
- Personal Expenses

Cost of Attendance does not include:

- Moving expenses
- Dependent Care expenses

(Exception: Daycare expenses for single students or married students with working spouses)
# Total Cost of Attendance

<table>
<thead>
<tr>
<th>Description</th>
<th>On Campus</th>
<th>Off Campus</th>
<th>With Parents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>38,884</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Services Fees</td>
<td>400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Loan Fees</td>
<td>1,230</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Insurance</td>
<td>2,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability Insurance</td>
<td>65</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,295</td>
<td></td>
<td></td>
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<tr>
<td>Portfolio fee</td>
<td>91</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room &amp; Board (Rent, Utilities &amp; Food)</td>
<td></td>
<td>13,800</td>
<td>16,440</td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td>3,785</td>
<td>5,260</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td></td>
<td></td>
<td>4,290</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td></td>
<td>66,240</td>
<td>70,355</td>
</tr>
<tr>
<td><strong>With Parents</strong></td>
<td></td>
<td></td>
<td>60,035</td>
</tr>
</tbody>
</table>
International Packet is mandatory for: F-1, J-1 or "Unknown" statuses.

<table>
<thead>
<tr>
<th>Program</th>
<th>Total Program Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$281,000</td>
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<tr>
<td>BIOMEDICAL MA</td>
<td>$51,977</td>
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<tr>
<td>DO - MEDICAL</td>
<td>$281,000</td>
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<tr>
<td>PODIATRY</td>
<td>$222,000</td>
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<tr>
<td>PHARMACY</td>
<td>$187,000</td>
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<tr>
<td>PHYSICIAN ASSISTANT</td>
<td>$134,000</td>
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<tr>
<td>NURSE ANESTHESIA</td>
<td>$128,000</td>
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<tr>
<td>OCCUPATIONAL THERAPY</td>
<td>$133,000</td>
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<tr>
<td>CARDIOVASCULAR PERFUSION</td>
<td>$104,000</td>
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<tr>
<td>PSY-D</td>
<td>$225,000</td>
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<tr>
<td>DENTAL</td>
<td>$330,000</td>
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<tr>
<td>OPTOMETRY</td>
<td>$232,000</td>
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</tbody>
</table>

FOR INFORMATION:
Karen Owens
kowens@midwestern.edu

Required: DEPOSIT OF "TOTAL PROGRAM COST" IN US BANK ACCOUNT
TYPES OF AID

SCHOLARSHIPS
FEDERAL WORK-STUDY
LOANS
Eligibility

Federal
- U.S. Citizen or Eligible Noncitizen
- Selective Service Registration
- No Unresolved Drug Convictions
- Cannot be in Default
- Credit Check: Federal GradPLUS

Private
- Secure solid co-borrower
  - Bankruptcy
  - Other Adverse Credit
Western Interstate Commission for Higher Education (WICHE)

- Professional Student Exchange Program
- $8,933 Support Fee 2009-10
- For residents of selected Western States only: Alaska, Nevada, Hawaii
- [http://www.wiche.edu/sep/PSEP/osteoa.asp](http://www.wiche.edu/sep/PSEP/osteoa.asp)

Pharmacy Financial Aid Scholarship – U.S. Navy

- Tuition and Fees
- Monthly Stipend $1992
- Free medical for dependents
- Contact Navy Recruiter
- Full details and contact information on scholarship flyer
Institutional Aid

• **College of Pharmacy**
  – Institutional Scholarship-Awards vary

• **Employee Assistance Programs**
  – Available through local drug stores, National Community Pharmacist Assoc, etc.

• **MWU’s Spirit of Service Scholarship**
  – Need-based aid
  – 3,000 to $5,000
  – Continuing students only

*Always apply before priority deadline as posted in website*
Federal Work-Study

- On-Campus
- Community Service (on or off campus)
- $1,000 per year
- $9.00/hr on-campus
- $11.00/hr Community Service
- Indicate Work-Study interest on FAFSA
Federal Loans

• **PERKINS**: (subsidized loan)
  – Based on eligibility of neediest students
  – Amounts vary from $1000 to $2500.
  – Apply before priority deadline *Usually April/May*

• **STAFFORD**: (subsidized/unsubsidized)
  – Automatically awarded with FAFSA application
  – Annual limit $37,167
  – Aggregate limit $224,000

• **GRAD PLUS**: (Credit-based)
  – Covers the remainder up to cost of attendance.
Private Loans

- Eligibility based on credit standing.
- Interest rates fluctuate
- Cannot be included in a Federal loan consolidation.
- Fees apply

MAINTAIN EXCELLENT CREDIT

- [www.annualcreditreport.com](http://www.annualcreditreport.com): Free annual credit report.
- [www.myfico.com](http://www.myfico.com) to download your FICO score and credit reports from all 3 credit bureaus for a fee.
- Plan ahead now and review your credit
- Begin now to locate a suitable co-borrower

**See Comparison Chart for Federal Grad PLUS and Private Loans**
Application Process

• Apply for financial aid online as soon as matriculation deposit is made
• Admissions Department forwards online access instructions
• Information is sent via MWU e-mail
• Living expense refunds are disbursed one week after class begins.
• Please come prepared with enough for one month’s living expenses!
• Check your MWU e-mail often for information and Notices

* Priority deadline usually April/May timeframe. Check website.
Contact Us

Office Hours: Monday-Friday 8:00 to 4:30
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Fax- (623) 572-3283
Federal School Code – E00906
az_fin_aid@midwestern.edu