

Married Student
Financial Summary



**PORTLAND
BIBLE COLLEGE**

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Dear Prospective Student,

Thank you for your continued interest in Portland Bible College. The following information is provided in order to help you prepare for the financial responsibilities you will have at Portland Bible College.

Our goal as a school is to train men and women in order that they may impact the world as leaders of excellence. We believe families minister together and thus need to be together during the period of training as well. It is a requirement that married students bring their families with them. We feel that it is an essential part of the training that a married student has their spouse and children with them during their time here.

We hope you find this information helpful.

A handwritten signature in cursive script, appearing to read 'Clarissa', with a horizontal line underneath.

Clarissa Marín

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Admissions Office

Tuition, Fees & Expenses

PBC Tuition & Fees	Two Semesters <i>(9 Months)</i>
Approximate Cost: Tuition (12-18 Credits), Fees and Books (per Person) * Fees – non refundable	\$6,500

Note: There are additional fees and charges for those who desire to major in Music and for those who take ESL classes. See the PBC Catalog for more detailed information.

Note: These estimates are based on a married couple with up to 2 small children. These expenses may vary if you have more or no children.

Approximate Living Expenses <i>(Only basic essentials are included)</i>	2 Semesters <i>(Approx. 12-months)</i>
Rent (\$1000)*:	\$12,000.00
Apartment Deposit: A deposit is a one-time fee required at the beginning of lease agreement (usually equal to first month's rent)	\$1,000.00
Electric / Heat: \$90 monthly	\$1,080.00
Phone Services: \$50 monthly	\$600.00
Laundry Machines: \$50 monthly - If not provided (some apartments will come with washer and dryer)	\$600.00
Food Expenses: \$900 monthly (2 Adults/ 2 Children)	\$10,100.00
Public Transportation: 1 adult monthly pass \$100 monthly Tri-Met Pass for adult 18-64 years old; \$28 monthly Pass for Youth 7-17 years old (Only if you do not have a Car)	\$1,200.00
Vehicle: \$400 monthly (Approximate Gasoline & Car Insurance costs)	\$4,800.00
Personal Items: \$200 Monthly (cleaning supplies, toiletries, etc.)	\$2,400.00
Approximate Total Cost (Public Transportation) (This estimate includes tuition and fees)	\$35,500
Approximate Total Cost (Vehicle) (This estimate includes tuition and fees)	\$39,100

Note: PBC does not provide housing for married couples or families. Students will be responsible to find housing for their family.

Tuition:

- International students are required to take no less than 12 credits according to immigration law. Over 18 credits would cost \$210 per credit. Students who speak English as a second language and are required to take ESL are encouraged to take only 12 credits.
- If a student is required to take ESL classes (this will be determined by their English test results) there is an additional cost. See school catalog (pages 9-11) for ESL information.

Living Expenses:

- Rent – the listed cost applies to an average of rent costs in the area.
- Phone – this is optional, but communication can be difficult to be without.
- Transportation / Vehicle – this cost includes car insurance and gasoline but does not include the cost of purchasing a vehicle.

Textbooks:

- The cost of textbooks will vary per semester depending on how many credits and which classes the student takes. The approximate cost for textbooks is of \$500 per semester.

Health Insurance:

- Students are expected to provide health insurance for their family. This is an added monthly cost of \$200-500.

Employment/Income Information

If you apply for and are accepted into the Work-Study program, the United States Citizenship and Immigration Services have certain regulations concerning how much an international student is allowed to work. While school is in session you are allowed to work up to 20 hours a week on-campus and during the breaks you can work up to 40 hours a week. International students are prohibited from working off-campus without special immigration approval. On-Campus employment is not guaranteed. All international students need to secure at least one year's worth of expenses before coming to Portland Bible College.

Projected Yearly Income

Minimum Wage (\$12.50 an hour)	Weeks	Hours Per Week	Total Hours	Income Before Taxes	Approx. Income After Taxes (15%)
Fall Semester	15	20	300	\$3,750.00	\$3,187.50
Christmas Break	6	40	240	\$3,000.00	\$2,550.00
Spring Semester	16	20	320	\$4,000.00	\$3,400.00
Spring Break	1	40	40	\$500.00	\$425.00
Summer Break	14	40	560	\$7,000.00	\$5,950.00
Total Wage	52	160	1,460	\$18,250.00	\$15,512.50

Total Yearly Expense Summary

<i>Theology Tuition & Fees + Living Expenses</i>	<i>Music Tuition & Fees + Living Expenses</i>
\$39,280.00	\$39,680.00

Income vs. Expenses

	<i>Yearly Income (after Taxes)</i>	<i>Expenses (with Vehicle)</i>	<i>Difference</i>
Theology	\$15,512.50	\$39,280.00	-\$27,801.75
Music	\$15,512.50	\$39,680.00	-\$28,200.75

Conclusion: Married students working twenty hours a week for minimum wage will need an additional outside monthly income of approximately \$2,400 for theology and \$2,600 for music.

Finding Apartments Near Our Campus

Currently we do not provide housing for our married students. You will need to find and acquire housing on your own. Here are some of the websites you could use to help you start your search for an apartment.

1. <https://www.rentals.com/>
2. <https://www.apartments.com/>
3. <https://www.zillow.com/>
4. <https://portland.craigslist.org/>

To narrow your search results and search for apartments near our campus, enter our location in the search engine. Our full address is:

9150 NE Fremont
Portland, OR 97220