Married Student Financial Summary



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.

Admissions Office

Tuition, Fees & Expenses

These estimates are based on a married couple with up to 2 small children. These expenses may vary if you have more children. You need to have at least one-year worth's of expenses in savings.

PBC Tuition & Fees	Two Semesters (9 Months)
Approximate Cost: Tuition (12-18 Credits), Fees and Books (per Person) * Fees – non-refundable	\$6,700
Approximate Living Expenses:	\$55,500
Approximate Yearly Total Expenses:	\$62,200

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

Approximate Living Expenses (Only basic essentials are included)	2 Semesters (Approx. 12-months)
Rent (Approx. \$1600)	\$19,500.00
Apartment Deposit: A deposit is a one-time fee required at the beginning of lease agreement (usually equal to first month's rent)	\$1,500.00
Utilities: \$250 monthly	\$3,000.00
Phone Services: (2 Phones)	Approx. \$1000.00
Food Expenses: \$1500 monthly (2 Adults/ 2 Children)	\$18,000.00
Personal Items: \$250 Monthly (cleaning supplies, toiletries, etc.)	\$3,000.00
Medical Insurance (Approx. \$200-\$600 monthly)	\$4,700.00
Vehicle: \$400 monthly (Approximate Gasoline & Car Insurance costs)	\$4,800.00
Approximate Yearly Expenses	\$55,500

Note: PBC does not provide housing for married couples or families. Students will be responsible to find housing for their family. Cost of living in the Portland area has increased drastically. The rent listed above is an estimate and can be higher.

Tuition:

- International students are required to take no less than 12 credits according to immigration law. Over 18 credits would cost \$225 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 our website 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 \$200-600.

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 offcampus without special immigration approval. <u>On-Campus employment is not guaranteed</u>. All international <u>students need to secure at least one year's worth of expenses before coming to Portland Bible College</u>. Therefore, international students will need either savings or a sponsor as an on-campus job will not be able to cover all of the expenses.

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. To narrow the search enter our location: 9150 NE Fremont, Portland, OR 97220

- 1. <u>https://www.rentals.com/</u>
- 2. <u>https://www.apartments.com/</u>
- 3. <u>https://www.zillow.com/</u>