Financing Your Education

Enrolling in a degree program is an investment in your education and future career, and yet financing your education can be daunting. How will you afford it?

Good news, future artists/designers and parents. If you're considering a program at Sessions College, the first accredited online school of design, you're not contemplating an industry-leading education that is easy to access and excellent value for money.

Many convenient financial options are available to help you pay for your education: payment plans, military education benefits, employer tuition assistance, and scholarships.

Perhaps most important of all, Sessions College is approved by United States Department of Education to enroll eligible degree program students in Federal Student Aid programs. This means if you are enrolling in an Associate Degree programs, you may be eligible for Pell Grants, Direct Loans, or PLUS Loans (for parents).
Which Programs Are Eligible?

Federal Student Aid is available for the following Sessions College degree programs:

- Associate of Occupational Studies (AOS) in Graphic Design
- Associate of Occupational Studies (AOS) in Web Design

The Associate of Occupational Studies (AOS) program at Sessions College is specifically designed to meet your design career goals. Each program is an intensive 72-credit two-year program with six 15-week semesters. Part-time schedules are also available. Semesters start in January, May, and September and are 15 weeks in length.

**Associate in Graphic Design**
Develop an understanding of the professional design process for print projects, exploring a range of media including layout projects, print production, packaging, and branding and marketing concepts.

**Associate Degree in Web Design**
Develop a proficiency in Dreamweaver, Flash, and JavaScript as well as accessibility standards, CSS layouts, and Internet marketing. Students learn a professional approach to designing a Web site, from concept to launch.
Am I Eligible for Financial Aid?

Most high school graduates in the United States are eligible for Federal Student Aid, depending on their financial need. To determine your financial need, you'll need to fill out a FAFSA (Free Application for Federal Student Aid).

Here's a basic checklist for eligibility:

- Are you a U.S. citizen or eligible non-citizen with a valid Social Security Number?
- Do you have a high school diploma, GED, or did you meet Federally-approved state home schooling standards?
- Do you have you registered for Selective Service (if you are a male aged 18-25)?
- Do you have financial need (except for unsubsidized loans)?

Once enrolled in your program, you will need to meet academic progress standards and other criteria to continue to receive aid for each year you’re enrolled.

For more information on eligibility, click here:
http://www.sessions.edu/admissions/financial-aid/who-is-eligible
When Should I Apply?

It's important to complete both your FAFSA and your Sessions College application as early as possible before your intended start date. Once enrolled, you'll need to reapply every year you are enrolled.

WHAT ARE THE DEADLINES?

Sessions College Application
You can complete a Sessions College application up to 6 weeks before each class start:
   March 15 for May start
   July 15 for September start
   November 15 for January start

FAFSA
Federal Student Aid is awarded for each year from July 1-June 30th. The application for the current year opened January 1, 2013 and will remain open through June 30th, 2014.

Considering the window for Federal aid applications, it's smartest to apply for aid well in advance of your intended start date. If you're considering several colleges, for example, you want to compare the costs and benefits of each college before you make your enrollment decision.

WHAT DO I NEED?

For the Sessions College application:
1. Complete short online application, then:
   i. Request your HS transcript and/or college transcripts.
   ii. 500-word application essay
   iii. 5-10 sample of art and design work or alternate project (on request)
   iv. $50 application fee

Click here to apply:
https://www.sessions.edu/admissions/forms/degree-application

For the FAFSA:
1. Obtain your Personal Identification Number (PIN) at at www.pin.ed.gov.
2. Complete the FAFSA listing Sessions College and our school code.

Click here to apply: www.fafsa.ed.gov/
How is Federal Student Aid Calculated?

The Free Application for Federal Student Aid (FAFSA) is used to evaluate your eligibility for a grant and/or loan(s). When you complete the FAFSA, you supply information about your family's earnings in tax returns. The financial information in your FAFSA is analyzed to calculate your Expected Family Contribution (or EFC), the amount your family is expected to contribute to your education.

Each school you are applying to subtracts your EFC from its Cost of Attendance to determine your financial need. This financial need is used to determine your eligibility for federal grants and loans.

WHAT TYPES OF AID ARE AVAILABLE AT SESSIONS COLLEGE?

Federal Pell Grants
Federal Pell Grants are awarded to undergraduate students who have not previously earned a bachelor's or professional degree. The maximum Pell Grant award for the current award year (2013-2014) is $5,645. Pell Grants do not need to be repaid.

Federal Direct Stafford Loans
Federal Stafford Loans (from the William D. Ford Federal Direct Loan Program) are low-interest loans provided to cover the cost of higher education. Eligible students pay for their education by borrowing from the U.S. Department of Education.

Direct Subsidized Loans. Direct Subsidized Loans are designed for students with financial need. Sessions College will determine the amount that you can borrow based on your FAFSA results. With Direct Subsidized Loans, you are not charged interest while you attend school or during grace and deferment periods.

Direct Unsubsidized Loans. Direct Unsubsidized Loans do not require students to demonstrate financial need. Again, the school will determine the amount that you can borrow based on your FAFSA results. Interest on Direct Unsubsidized Loans begins to accrue from the time it is first paid out.

Direct PLUS Loans
Direct PLUS Loans are available to eligible parents of dependent students to help pay their child's education expenses. Direct PLUS loans require credit checks.

For more information, click here: http://www.sessions.edu/admissions/financial-aid/faq
What If I Have Questions?

Our friendly and knowledgeable Admissions staff are available via during business hours to discuss ways of financing your education. You can contact Admission Advisors Monday through Friday at 10am-10pm Eastern Time, and on Saturday at 10am-8pm Eastern Time. You can contact us:

- By phone at 800-258-4115 (from the U.S.) or 480-212-1704, option 1.
- By live chat on at Sessions.edu.
- By email at admissions@sessions.edu.

WHAT IF I HAVE FINANCIAL AID QUESTIONS?

Our Financial Aid portal is packed with answers to the majority of basic financial aid questions:

Click here to visit the portal:

http://www.sessions.edu/admissions/financial-aid

If you’re applying to Sessions College and you have more detailed questions, you can request an appointment with a Financial Aid Coordinator or post your question via our FinAid contact Us page, coming soon!