



Portland Bible College



# **Married Student Financial Summary**

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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.

Admissions Office

A handwritten signature in cursive script, appearing to read "Francis", with a horizontal line underneath the name.

## TUITION, FEES, AND EXPENSES

PBC Tuition & Fees	One Semester (4 ½ Months)	Two Semesters (9 Months)
<b>Tuition 12-18 Credits</b> (1 person/ 2 people, double amount) * Fees – non refundable	\$2,148.00	\$4,296.00
<b>Other Fees</b>	\$475.00	\$950.00
<b>Tuition and Fees</b>	<b>\$2,623.00</b>	<b>\$5,246.00</b>

**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.

Approximate Living Expenses (Only basic essentials are included)	1 Semester (Approx. 6-months)	2 Semesters (Approx. 12-months)
<b>Rent (\$1000):</b>	\$6,000.00	\$12,000.00
<b>Apartment Deposit:</b> A deposit is a one time fee required at the beginning of lease agreement (usually is equal to first month's rent)	\$1,000.00	\$1,000.00
<b>Electric / Heat:</b> \$90 monthly	\$540.00	\$1,080.00
<b>Phone Services:</b> \$50 monthly	\$300.00	\$600.00
<b>Laundry Machines:</b> \$50 monthly - If not provided (some apartments will come with washer and dryer)	\$300.00	\$600.00
<b>Food Expenses:</b> \$900 monthly (2 Adults/ 2 Children)	\$5,400.00	\$10,800.00
<b>Public Transportation:</b> 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)	\$600.00	\$1,200.00
<b>Vehicle:</b> \$400 monthly (Approximate Gasoline & Car Insurance costs)	\$2,400.00	\$4,800.00
<b>Personal Items:</b> \$200 Monthly (cleaning supplies, toiletries, etc.)	\$1,200.00	\$2,400.00
<b>Approximate Total Cost (Public Transportation)</b> (This estimate includes tuition and fees)	<b>\$15,340.00</b>	<b>\$30,680.00</b>
<b>Approximate Total Cost (Vehicle)</b> (This estimate includes tuition and fees)	<b>\$17,140.00</b>	<b>\$34,280.00</b>

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

## **TUITION:**

- International students are required to take no less than 12 credits according to immigration law. Over 18 credits would cost \$179 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 10-13) 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 sophomore (second) year is known to require the most textbooks which could run about \$300 for the first semester. Most other semesters will be around \$250.

## 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 (\$9.25 an hour)	Weeks	Hours per Week	Total Hours	Income before taxes	Approx. income after taxes (15%)
Fall Semester	15	20	300	\$2,775.00	\$2358.75
Christmas Break	6	40	240	\$2,220.00	\$1,887.00
Spring Semester	16	20	320	\$2,960.00	\$2,516.00
Spring Break	1	40	40	\$370.00	\$314.50
Summer Break	14	40	560	\$5,180.00	\$4,403.00
<b>Total Wage</b>	<b>52</b>	<b>160</b>	<b>1,460</b>	<b>\$13,505.00</b>	<b>\$11,479.25</b>

### TOTAL YEARLY EXPENSE SUMMARY

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

### INCOME vs. EXPENSES

	Yearly Income (after Taxes)	Expenses (with Vehicle)	Difference
<b>Theology</b>	\$11,479.25	\$39,280.00	-\$27,801.75
<b>Music</b>	\$11,479.25	\$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 **\$2,316.81** for theology and **\$2,350.06** for music.

## Apartments Near NE Portland, OR

**Note:** We do not work with any of these apartments. Fees and charges may vary at any time, please contact the apartment complex directly to obtain updated information on amenities, features, policies, fees, and charges (Feel free to do your own apartment search online as these are only suggestions).

<b>Edgemont Apartments</b>	<b>(503) 252-5047</b>
11211 NE Wielder Portland, OR 97220	

Name	Bedrooms	Bath	Price Range	Deposit
1Bdrm	1	1	\$725+	½ month's rent minimum depending upon credit screening
Studio	1	1	\$625+	
2Bdrm	2	2	\$900+	

**Pet Deposit:** \$500 (renters insurance required [\$15])

**Application Fee:** \$40

**Office Hours:** Monday thru Friday: 9:00am – 6:00 pm

Saturday: 9am – 5:00pm

Sunday: CLOSED

For more information on features & amenities, pictures, floor plans, pets, policies, parking, or questions regarding deposit and availability please log on to [www.carlaprop.com](http://www.carlaprop.com) or contact the number provided above.

<b>Crown East Apartments</b>	<b>(503) 252-7595</b>
915 NE 122 <sup>nd</sup> Avenue Portland, OR 97230	

Name	Bedrooms	Baths	Price Range	Deposit
1Bdrm	1	1	\$680	½ month's rent minimum depending upon credit screening
2Bdrm	2	1	\$770	

**Application Fee:** \$42

**Office Hours:** Monday, Tuesday, and Thursday: 7:00am – 4:30pm

Friday: 7:00am – 1:30pm

Weekends: 9:30am – 12:00pm

For more information on features & amenities, pictures, floor plans, pets, policies, parking, or questions regarding deposit and availability please log on to [www.crowneastapartments.com](http://www.crowneastapartments.com) or contact the number provided above.

**Russellville Commons Apartments** (503) 408-1111  
10320 SE Pine Street Portland, OR 97216

Name	Beds	Baths	Price Range	Deposit
1Bdrm	1	1	\$1,235-\$1,566	\$200+
2Bdrm	2	1 or 2	\$1,208-\$1,466	\$400+

**Application Fee:** \$42 per applicant

**Office Hours:** Weekdays: 9:00am – 6:00pm

Weekends: 10:00am – 5:00pm

For more information on features & amenities, pictures, floor plans, pets, policies, parking, or questions regarding deposit and availability please log on to [www.russellvillecommons.com](http://www.russellvillecommons.com) or contact the number provided above.

**Gateway Terrace Apartments** (503) 254-1049  
827 NE 99<sup>th</sup> Avenue Portland, OR 97220

Name	Beds	Baths	Price Range	Deposit
1Bdrm	1	1	\$845-\$890	½ the first months rent depending upon credit screening
2Bdrm	2	1	\$955-\$980	

**Screening Fee:** \$42 per applicant

**Office Hours:** Weekdays: 8:00am – 4:30pm (summer) 9:00am-5:30pm (winter)

Weekends: CLOSED

For more information on features & amenities, pictures, floor plans, pets, policies, parking, or questions regarding deposit and availability please log on to [www.gatewayterraceapartments.com](http://www.gatewayterraceapartments.com) or contact the number provided above.

**Glenfair Apartments** (503) 492-3213  
14455 E Burnside Portland, OR 97233

Name	Beds	Baths	Price Range	Deposit
1Bdrm	1	1	\$765	\$400-\$2000 based upon credit screen and history
2Bdrm	2	1.5	\$1060	

**Screening Fee:** \$40 per person (18yrs+)

**Pet Deposit:** \$200 per pet

**Office Hours:** Weekdays: 9:00am – 5:00pm

Saturday: APPOINTMENT ONLY

For more information on features & amenities, pictures, floor plans, pets, policies, parking, or questions regarding deposit and availability please log on to [www.princetonproperty.com/profile/Glenfair-Apartments](http://www.princetonproperty.com/profile/Glenfair-Apartments) or contact the number provided above.