

WELCOME TO THE OFFICE OF FINANCIAL AID

As you begin your journey in the Master of Science programs at Sonoran University of Health Sciences, your financial management strategies will become important during your educational journey and after graduation. Strategies such as managing a budget, understanding your financial options, and planning long-term goals, will help strengthen your financial wellness.

Scholarships

Before you apply for a loan to fund your education, explore other possibilities like scholarships to avoid repayment; scholarships are included in the cost of attendance and are used towards educational expenses. New students are encouraged to apply for early admissions to be considered for scholarship opportunities. Scholarship opportunities for enrolled students are announced annually before the fall term.

Sonoran University Endowed and General Scholarships

- Pauline Wild Poore Scholarship
- Standard Process Scholarship
- Designs for Health Scholarship
- Be Memorable Foundation Scholarship
- Thorne Scholarship
- Core Values Scholarship

Scholarship Resources for International Students

- www.iefaf.org
- www.internationalscholarships.com
- <http://www.iie.org/en/Students>

Federal Aid Process

All incoming Sonoran University students must complete and submit three online forms to determine eligibility for Title IV aid. It is recommended to begin the financial aid process upon acceptance to the Master of Science programs.

1. New borrowers must set up an [FSA ID](#) from the Department of Education to access the federal student aid websites.
2. Apply online for the [Free Application for Federal Student Aid \(FAFSA\)](#)
 - Grade level - **Graduate/Professional student**
 - Consent and approval to disclose your **Federal Tax Information** is required to obtain Title IV aid
 - Parental information is not required
 - Sonoran University school code - **G31070**
3. Complete the [Direct Loan Master Promissory Note](#)
 - Your Rights and Responsibilities as a borrower
 - Document submission for the Subsidized/Unsubsidized Loans
4. Complete the [Online Direct Stafford Loan Entrance Exam](#)
 - Knowledge about loans, repayments, deferments, forbearances, and default
 - Resources on how to create and maintain a budget

Priority Submission Dates

FAFSA Year	2026-2027	
Enrollment Date	<u>Fall 2026</u>	<u>Spring 2027</u>
Priority Deadline	January 30, 2026	December 30, 2026

Financial Options

Federal Direct Stafford Unsubsidized Loans

- Lender: Department of Education
- Eligibility based on citizenship or residency status and student loan status
- Fixed interest rate at 7.94% as of July 1, 2025
- Origination fee is 1.057% as of October 1, 2025
- Annual limit: \$20,500 (per nine months)
- Lifetime Limit: \$100,000
- Interest accrues at the time of origination, optional interest payments while in school
- Repayment begins 6 months after graduation
- For more information, visit <https://studentaid.gov/understand-aid/types/loans>

Commercially Owned Private Educational Loans

- Sonoran participates in a neutral-lender platform: [Lender List](#)
- Credit check required
- Variable or fixed interest rate
- Loans may or may not have origination fees
- Available to cover up to the cost of attendance
- Repayment begins 6 months post-graduation
- For more information, visit <https://studentaid.gov/understand-aid/types/loans/federal-vs-private>

Federal Work-Study (FWS) Program

- Need-based eligibility verified through the FAFSA
- Awards included in the cost of attendance

Veterans Benefits

- Sonoran University of Health Sciences is an approved program of study by the Arizona State Approving Agency
- Please refer all questions to Sonoran's Veterans Affairs Office at VeteransAffairs@sonoran.edu

Cost of Attendance 2025-2026

College of Nutrition

Master of Science in Clinical Nutrition (MSCN)

- Tuition cost for the academic year 2025-2026 is \$763 per credit
- The MSCN program is a 54-credit program

Master of Science in Clinical Nutrition					
Program of Study	Tuition	Institutional Fees	Books, Course Materials, Supplies & Equipment	Living Expenses	Total Cost of Attendance
Year 1	\$ 24,416	\$ 1,330	\$ 4,000	\$ 43,200	\$ 72,946
Year 2	\$ 16,786	\$ 1,060	\$ 3,000	\$ 32,400	\$ 53,246
Total	\$ 41,202	\$ 2,390	\$ 7,000	\$ 75,600	\$ 126,192

Master of Science in Applied Clinical Nutrition (MSACN)

- Tuition cost for the academic year 2025-2026 is \$763 per credit
- The MSACN program is a 64-credit program

Master of Science in Applied Clinical Nutrition					
Program of Study	Tuition	Institutional Fees	Books, Course Materials, Supplies & Equipment	Living Expenses	Total Cost of Attendance
Year 1	\$ 24,416	\$ 1,330	\$ 4,000	\$ 43,200	\$ 72,946
Year 2	\$ 21,364	\$ 1,080	\$ 4,000	\$ 43,200	\$ 69,644
Year 3	\$ 3,052	\$ 520	\$ 1,000	\$ 10,800	\$ 15,372
Total	\$ 48,832	\$ 2,930	\$ 9,000	\$ 97,200	\$ 157,962

Master of Science in Nutrition Business Leadership (MSNBL)

- Tuition cost for the academic year 2025-2026 is \$763 per credit
- The MSNBL program is a 39-credit program

Master of Science in Nutrition Business Leadership					
Program of Study	Tuition	Institutional Fees	Books, Course Materials, Supplies & Equipment	Living Expenses	Total Cost of Attendance
Year 1	\$ 24,416	\$ 1,080	\$ 4,000	\$ 43,200	\$ 72,696
Year 2	\$ 5,341	\$ 520	\$ 1,000	\$ 10,800	\$ 17,661
Total	\$ 29,757	\$ 1,600	\$ 5,000	\$ 54,000	\$ 90,357

School of Mental Health
Master of Science in Clinical Mental Health Counseling (MSCMHC)

- Tuition cost for the academic year 2025-2026 is \$497 per credit
- The MSCMHC program is a 90-credit program

Master of Science in Clinical Mental Health Counseling					
Program of Study	Tuition	Institutional Fees	Books, Course Materials, Supplies & Equipment	Living Expenses	Total Cost of Attendance
Year 1	\$ 17,892	\$ 1,080	\$ 4,000	\$ 43,200	\$ 66,172
Year 2	\$ 18,141	\$ 1,520	\$ 4,000	\$ 43,200	\$ 66,861
Year 3	\$ 8,698	\$ 970	\$ 2,000	\$ 21,600	\$ 33,268
Total	\$ 44,730	\$ 3,570	\$ 10,000	\$ 108,000	\$ 166,300

2025/2026 Cost of Attendance Components

- **Tuition and Fees:** Subject to change annually. This is an estimate based on the 25/26 tuition rate. Please refer to the Course Catalog for a complete list of all fees. Domestic and international students are charged the same tuition rate.
- **Federal Loan Fees:** Fees will be assessed based on current origination fees and on the student's exact loan amount for each term. Fees will vary based on the federal loan types.
- **Books, Course Materials, Supplies, & Equipment:** This is an estimate of costs per academic year.
- **Housing & Food:** This is an estimate that may be incurred during an academic year. Costs include rent, food, and utilities.
- **Transportation:** Average costs a student may incur for a round-trip commute from campus to home. Costs may vary based on travel distance and mode of transportation.
- **Personal/Misc.:** Average costs a student may incur within an academic year for variable expenses, such as personal care, entertainment, and other living costs.

Financial Wellness

The Sonoran University Financial Aid team is available to assist students and alumni with their financial wellness plan, which includes budget planning, financial aid projections, and repayment options.

Repayment Plans & Public Service Loan Forgiveness Program

Upon entering repayment 6 months post-graduation, borrowers can select a repayment plan that fits their budget. Below are examples of federal loan repayment plans and their estimated monthly payments.

The criteria below are examples only; we encourage borrowers to meet with the Financial Aid staff to review repayment options and use the Federal Student Aid Loan Simulator to determine the best option based on the borrower's financial goals.

- Total federal student loan debt: \$157,500
- Fixed interest rate: 7.05%
- Filing tax status: Single
- Adjusted Gross Income (AGI): \$80,000
- Family Size: 1
- State of Residence: Arizona

Repayment Plan Comparison	Income Base (IBR)	IBR + Public Service Loan Forgiveness Program
Partial Financial Hardship	Limited to 15% of your discretionary income	Limited to 15% of your discretionary income
Initial Payment	\$471	\$471
Repayment Time	25 years	10 years
Total Paid	\$117,572	\$57,672
Forgiveness	\$262,003	\$210,866

Public Service Loan Forgiveness Program (PSLF)

- 120 monthly payments on time
- Employed full-time at a qualifying non-profit organization or government agency
- 10-year term; any remaining balance will be forgiven after 10 years

For more information regarding repayment plans, loan simulation, and the Public Service Loan Forgiveness Program, please visit <https://studentaid.gov/>.