2025/2026

Sonoran Desert Institute (SDI)

Certificate in Firearms Technology - Handgun Specialist (CFT-HS)

Expected Family Contribution

Based on FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.	**$Varies/** yr
Based on Institutional Methodology Used by most private institutions in addition to FAFSA.	**$Varies/** yr

Total Cost of Attendance 2025-2026

	On Campus Residence	Off Campus Residence
Tuition and fees	$ 9,180	
Housing and meals	N/A	$ 5,455
Books and supplies	*N/A*	
Transportation	$ 555	
Other education costs	$ 3,535	
Estimated Cost of Attendance	*N/A*	**$18,725** *

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships

Merit-Based Scholarships	
Scholarships from your school	Varies
Scholarships from your state	Varies
Other scholarships	Varies
Employer Paid Tuition Benefits	Varies
Total Scholarships	**$Varies/** for program

Grants

Need-Based Grant Aid	
Federal Pell Grants up to ***	$ 3,698 Est. Program Max.
Institutional Grants State	Varies
Grants	Varies
Other forms of grant aid	Varies
Total Grants	**$Varies/** for program

College Costs You Will Be Required to Pay

Net Costs (Cost of attendance minus total grants and scholarships)	**$ Varies** / yr

Loan and Work Options to Pay the Net Costs to You

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Subsidized Loan (6.39% interest rate)	$ 1,750 /Est. Program Max.
Federal Direct Unsubsidized Loan (6.39% interest rate)	$ 3,000 /Est. Program Max.
Private Loan (Interest rate varies)	$Varies/for program
Institutional Loan (Interest rate varies)	$Varies / for program
Other Aid That Must Be Repaid	$Varies/for program
In addition to the loans above, parents may also apply for the following:	
Parent Plus Federal Loan (9.08% interest rate)	**N/A**
Total Loan Options	**$Varies/ for program**

Work Options

Work-study (Federal, state, or institutional)	**N/A**
Hours Per Week	**N/A**
Other Campus Job	**N/A**
Total Work Options	**N/A**

For More Information

Sonoran Desert Institute (SDI)
Financial Services Office
1555 W University Dr., Ste. 103
Tempe, AZ 85281
Telephone: (480) 744-0742
E-mail: financialservices@sdi.edu

• Loan Amounts

Note that the amounts listed are the estimated maximum available and can change based on your eligibility - you are allowed and encouraged to borrow less than the maximum amount. To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:

https://studentaid.gov/manage-loans/repayment/plans.

Other Potential Education Benefits

- **American Opportunity Tax Credit:** Parents or students may qualify to receive up to **$2,500** by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

Military and/or National Service Benefits

To determine VA benefits that you may be entitled to and how this could reduce your cost of attendance, please visit the following helpful website to personalize your experience:

https://sdi.edu/military/

Next steps

For more information on SDI go to: https://www.sdi.edu/contact/

All students applying for Title IV aid will first be reviewed for grant funds. Loans will be reviewed after grants have been calculated

All students will receive an individual offer letter after being packaged by the Financial Services Office

Loan and grant funds on this form are estimates and will change based on student eligibility

Customized Information from SDI

*** This estimated cost is for 16 credits (one term) of the CFT-HS program. This program takes one term to complete**

***** The estimated maximum Pell Grant available can change based on your eligibility**

GLOSSARY

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the **2025-26** school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-lime, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Expected Family Contribution: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal student Aid (FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works and the amount he or she earns cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occationally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Direct Subsidized Loan: Loans that The U.S. Department of Education pays the interest on while you're in school at least half-lime, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Private Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

Net Cost: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

For more information visit https://studentaid.gov.