As an international student at the University of the Pacific, Arthur A. Dugoni School of Dentistry (Pacific), you must anticipate paying full fees for the three-year Doctor of Dental Surgery (DDS) program. You must guarantee that you have the funds available to pay your education and living expenses before the dental school can issue your I-20. Please remember that you will not be authorized to work in the United States except under very unusual circumstances. You should not plan on employment at anytime to provide for that purpose. It is assumed that you will not seek financial aid.

The estimated total cost for the three-year DDS program is listed below. The estimate includes full 36-month cost for a single student with no dependents. You are required to certify that you will have the amount shown in U.S. dollars or the foreign currency exchange. This Certification of Finances form must be verified by a bank official, confirming the available dollar amount in the account and the account has been opened for a minimum of six months. The required amount does not include your transportation expenses to the dental school. Financial institutions may also send letters on their letterhead to confirm required available amount.

<table>
<thead>
<tr>
<th>Year</th>
<th>Tuition</th>
<th>Kit/Fees/Insurance</th>
<th>Living Expenses</th>
<th>Total Estimated Annual Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Year (2015 - 2016)</td>
<td>$101,050</td>
<td>$21,119</td>
<td>$28,800</td>
<td>$150,969</td>
</tr>
<tr>
<td>2nd Year (2016 - 2017)</td>
<td>$106,103</td>
<td>$10,796</td>
<td>$28,800</td>
<td>$145,699</td>
</tr>
<tr>
<td>3rd Year (2017 - 2018)</td>
<td>$111,408</td>
<td>$10,661</td>
<td>$28,800</td>
<td>$150,869</td>
</tr>
</tbody>
</table>

ABOVE ESTIMATES, subject to change, are based on tuition, kit, fees, insurance and living expenses. There is an approximate 5.0% increase.

In countries where currency restrictions exist and where exchange of dollars must be authorized by a central agency, the dental school may also require an additional certification from the central agency that funds are not only available, but will be released to the University of the Pacific, Arthur A. Dugoni School of Dentistry. In some cases, prepayment of tuition and fees may be required.

If your dependents (spouse and/or children) will be living in the U.S. while you are attending Pacific, your financial document(s) will need to cover both you and each of your dependents. An additional $7,500 (USD) annually per dependent will be required to cover their financial support.

Tuition payment can be made in either lump sum for the three years, annually or on a quarterly basis.

Please read and complete the Certification of Finances form carefully according to the following steps:

1. Complete Section A (Student Information);
2. Complete Section B (Attendance Information);
3. Complete Section C (Contact Information);
4. Complete Section D (Dependent Information), if applicable;
5. Complete Section E (Financial Sources) and sign if you are supporting yourself and/or provide the sponsor's signature AND have bank official verify the amount available for the program;
6. Complete Section F (Acknowledgment);
7. Send this completed form and any financial documents to the International Students & Scholars Office (contact info on top right corner).

Note - Pacific can not issue your I-20 until you have completed the Certification of Finances requirements.

For all new F-1 visa students (excluding Canadian citizens and current F-1 visa students) - Once you receive your I-20, you will need to set an appointment for your visa interview at the United States embassy/consulate, which is responsible for the granting or denial of F-1 visas. Be prepared to show all necessary documents (I-20, Certification of Finances form and any related financial documents) during the visa interview.