



PACIFICA
GRADUATE INSTITUTE

Third-Year MA
Counseling Student

Financial Aid Handout

Continued enrollment - what's next?

**If you are enrolling in the thesis phase of the MA Counseling program,
you may be eligible for the Federal Stafford Loan program.**

Please consider the following:

- You must register for thesis enrollment (CP651)-Directed Research II with the Registrar's Office.
- You will be charged a flat fee for your thesis enrollment based upon the year you entered the Counseling program (refer to fee chart). *The thesis fee covers three-quarters of continuous enrollment.*
- You must complete the Free Application for Federal Student Aid (FAFSA) form for the appropriate academic year of your thesis enrollment.

Federal regulations require all financial aid recipients to maintain satisfactory academic progress toward completion of degree requirements for continued eligibility. You will be eligible for aid during the first quarter of thesis writing process. Students must be actively engaged in the thesis writing process to be eligible for the Stafford loan program.



Thinking about taking a Leave of Absence (LOA) before starting your thesis?

Please consider the following:

- Pacifica is required to report to your lender that you are no longer enrolled.
- You are required to complete Exit Counseling with the Pacifica Financial Aid Office. We will send an Exit packet to be completed and returned to us or it can be completed on-line.
- Communicate directly with your lender(s). They can best inform you of all options available to you.
- Traineeship Only status does not qualify as enrollment for financial aid eligibility or deferment purposes.
- You may enter into immediate repayment on all or part of your student loans if:
 - ✓ you have prior student loans in which you have already entered repayment and/or
 - ✓ you have consolidated loans.
- For current student loans, you will have a six-month grace period before repayment begins.
- Taking a LOA does not extend your program time limit for completing all degree requirements (five years for MA programs).
- To re-enroll you must be in contact with the Registrar's Office to assure all thesis registration paperwork is complete and current at least six weeks before re-enrollment.
- There are four times a year in which you may register for thesis (CP651) – October 1, January 1, April 1, and July 1.
- You must be in good financial standing with the Student Accounts Office in order to re-enroll.
- Upon re-enrollment, you must contact your lender(s) for a deferment form or download the form from Pacifica's Financial Aid website at www.online.pacifica.edu/pfa, click on Pacifica Forms. Complete & submit that deferment form to the Registrar's Office when your thesis registration begins. You are considered to be enrolled half-time during thesis writing.
- If you are interested in financial aid during your thesis-writing period, you must complete the FAFSA form for the appropriate year at least six-weeks before you plan to re-enroll.
- Extending a LOA over a long period of time (refer to your handbook) may require you to re-apply for admission under current catalog requirements at time of re-entry.