



2017-2018  
Financial  
Aid Guide

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PACIFICA  
GRADUATE INSTITUTE

# Financial Aid Guide 2017–2018

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## The Mission of Financial Aid at Pacifica

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The purpose of financial aid is to provide financial assistance to students enrolled in at least a half-time basis in an eligible program at Pacifica. Pacifica’s Board of Trustees, administrators, faculty and staff do all they can to ensure a quality education that is accessible to all students.

Pacifica Graduate Institute is a degree granting institution, accredited by the WASC Senior College and University Commission (WSCUC) and approved by the State of California Board of Private Postsecondary Education (BPPE) and U.S. Department of Education for participation in Federal loan programs. We would like to take this opportunity to extend our welcome to you. Pacifica’s Board of Trustees, administrators, faculty, and staff do all they can to ensure a quality educational experience.

While the process of financing an education can be challenging, the Financial Aid Office is committed to making this process as manageable as possible. Pacifica is committed to a policy of non-discrimination on the basis of race, color, national origin, religion, gender, age, sexual orientation, or handicap in any of its policies pertaining to the awarding of financial aid. The staff of Pacifica Graduate Institute’s Financial Aid Office is committed to the highest standards of professional conduct. We are members of the National Association of Student Financial Aid Administrators (NASFAA) as well as the California Association of Student Financial Aid Administrators (CASFAA) and follow their ethical principles and code of conduct. We invite you to contact us if you have any questions.

**IMPORTANT NOTE:** The financial aid information published in this handbook is current and accurate at the time of printing. Federal and state regulations governing the various federal and state programs may change periodically. Please consult the Financial Aid Office for the most current information.

### NASFAA CODE OF CONDUCT FOR INSTITUTIONAL FINANCIAL AID PROFESSIONALS

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

- Refrain from taking any action for his or her personal benefit.
- Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
- Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity.
- Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.

# How Financial Aid Eligibility is Determined

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Determining a student's ability to contribute toward a college education is based on the information submitted on the U.S. Department of Education's Free Application for Federal Student Aid (FAFSA). We recommend students begin the financial aid process in October/November each year. We encourage all students to complete the 2017–2018 Free Application for Federal Student Aid (FAFSA) form online at <https://fafsa.ed.gov>. Be sure to include Pacifica's school code (**G31268**) when completing the application so that we may receive the FAFSA results electronically.

Effective Spring 2015 the Federal Student Aid ID (FSA ID) replaced the PIN. Additional information can be found on <https://studentaid.gov>.

The electronic Free Application for Federal Student Aid (FAFSA) may be completed and submitted to the U.S. Department of Education at <https://fafsa.ed.gov>. Each year the FAFSA will be available as early as October 1st. Beginning with the 2017-2018 FAFSA, students will report income and tax information from an earlier tax year. For

example, on the 2017-2018 FAFSA, students will report their 2015 income and tax information. For the 2018-2019 FAFSA, students will report their 2016 income and tax information. We recommend students transfer tax information directly from the IRS onto the FAFSA through the IRS Data Retrieval feature. For more information on how to complete the FAFSA, access the website <https://fafsa.ed.gov> or call (800) 4-FED-AID.

Within 3–5 business days of filing the electronic FAFSA, the U.S. Department of Education will provide an electronic Student Aid Report (SAR) or SAR acknowledgement, which will reflect the student's Expected Family Contribution (EFC). The EFC is not the amount that is expected of the student to actually pay. The EFC is based on the income and asset data provided on the FAFSA. The FAFSA processor analyzes and determines the EFC according to federal guidelines and regulations.

## The Cost of Attendance

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The Cost of Attendance is a budget determined by the institution to estimate the cost of education for the academic year. This includes direct costs such as Tuition, Residential/Non-Residential Fees, plus estimates of indirect costs, such as living expenses (outside of Pacifica), books, travel, personal and miscellaneous expenses. The estimated figures of the indirect costs listed are provided by The College Board and are based on nine-month 2016 California regional and metropolitan budgets developed by the Bureau of Labor Statistics. These are only estimates. Individual student costs may vary based on standard of living and where the student lives.

### Direct Costs – Tuition and Fees

#### TUITION

For current 2017–2018 tuition and fee rates, refer to the Direct Costs chart on pages 6–9. Tuition and fee rates are expected to increase each year; new rates are effective September 1st each year.

#### RESIDENTIAL/NON-RESIDENTIAL FEES

The Residential Fee covers basic overnight accommodations each session during the Fall, Winter, Spring, and Summer quarters at the Best Western or the Ladera campus, meals, shuttle service, and miscellaneous day use fees. The Non-Residential Fee includes meals, shuttle service, and miscellaneous day use fees for those living in the Santa Barbara/Ventura County area.

#### DISSERTATION FEE

When the student enters the dissertation phase of the Ph.D. programs, the nine-quarter dissertation fee will equal the tuition of the year the student entered the program. For example, students entering the Ph.D. program in Fall 2017, the dissertation fee will be \$28,900. Contact the Financial Aid Office for details. For students entering into the Ph.D. Depth with Specialization in Integrative Therapy & Healing Practices program in Fall 2017 the 9-quarter dissertation fee will be \$27,300.

#### INDIRECT COSTS

Indirect costs such as books, travel, and reasonable living expenses are based on a statewide average from a survey conducted by The College Board. Personal expenses may vary based on individual student standard of living and residence location. Students who find that these estimates do not adequately reflect their cost may petition the Financial Aid Office for an adjustment to their Cost of Attendance.

# The Cost of Attendance CONTINUED

The figures below are annual estimates for the 2017-18 academic year. Refer to the Direct Cost section of this Guide regarding annual tuition and fees.

RESIDENTIAL							
	Tuition	Residential Fee	Living Expenses*	Travel/Misc. Expenses*	Loan Fees*	Books*	Total
M.A. Counseling	\$23,900	\$6,890	\$19,256	\$3,682	\$219	\$1,300	<b>\$55,247</b>
M.A. Engaged Humanities & Creative Life	\$19,900	\$3,332	\$17,194	\$0	\$219	\$1,100	<b>\$41,745</b>
M.A./Ph.D. Mythological Studies	\$28,900	\$6,410	\$19,256	\$3,682	\$219	\$1,300	<b>\$59,767</b>
M.A./Ph.D. Depth Psych Comm/Lib/Eco Specialization	\$28,900	\$5,337	\$19,256	\$2,761	\$219	\$1,000	<b>\$57,473</b>
M.A./Ph.D. Depth Jungian and Archetypal Specialization	\$28,900	\$3,332	\$17,194	\$0	\$219	\$1,100	<b>\$50,745</b>
M.A./Ph.D. Depth Somatic Specialization	\$28,900	\$6,410	\$19,256	\$3,682	\$219	\$1,000	<b>\$59,467</b>
Ph.D. Depth Integrative Therapy & Healing Practices	\$27,300	\$5,337	\$19,256	\$2,761	\$219	\$800	<b>\$55,673</b>
Ph.D. Clinical	\$28,900	\$8,931	\$19,256	\$3,682	\$219	\$1,300	<b>\$62,288</b>
Psy.D. Clinical	\$28,100	\$7,398	\$19,256	\$2,761	\$219	\$1,500	<b>\$59,234</b>

NON-RESIDENTIAL							
	Tuition	Non-Residential Fee	Living Expenses*	Travel/Misc. Expenses*	Loan Fees*	Books*	Total
M.A. Counseling	\$23,900	\$3,842	\$19,256	\$3,682	\$219	\$1,300	<b>\$52,199</b>
M.A. Engaged Humanities & Creative Life	\$19,900	\$1,808	\$17,194	\$0	\$219	\$1,100	<b>\$40,221</b>
M.A./Ph.D. Mythological Studies	\$28,900	\$3,616	\$19,256	\$3,682	\$219	\$1,300	<b>\$56,973</b>
M.A./Ph.D. Depth Psych Comm/Lib/Eco Specialization	\$28,900	\$3,051	\$19,256	\$2,761	\$219	\$1,000	<b>\$55,187</b>
M.A./Ph.D. Depth Jungian and Archetypal Specialization	\$28,900	\$1,808	\$17,194	\$0	\$219	\$1,100	<b>\$49,221</b>
M.A./Ph.D. Depth Somatic Specialization	\$28,900	\$3,616	\$19,256	\$3,682	\$219	\$1,000	<b>\$56,673</b>
Ph.D. Depth Integrative Therapy & Healing Practices	\$27,300	\$3,051	\$19,256	\$2,761	\$219	\$800	<b>\$53,387</b>
Ph.D. Clinical	\$28,900	\$4,773	\$19,256	\$3,682	\$219	\$1,300	<b>\$58,130</b>
Psy.D. Clinical	\$28,100	\$3,996	\$19,256	\$2,761	\$219	\$1,500	<b>\$55,832</b>

*\*Estimated Average*

## Gainful Employment Disclosure

Pacifica Graduate Institute's U.S. Department of Education's Office of Post-Secondary Education Identification number (OPEID): 031268-00. For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at: [www.pacifica.edu/degree-programs/graduate-degree-programs-in-depth-psychology](http://www.pacifica.edu/degree-programs/graduate-degree-programs-in-depth-psychology). For program specific gainful employment disclosure information, please visit our website at the following links:

M.A. Counseling Psychology	<a href="http://pacifica.edu/counseling-psychology-gainful-employment">pacifica.edu/counseling-psychology-gainful-employment</a>
M.A. Engaged Humanities and the Creative Life	<a href="http://pacifica.edu/humanities-gainful-employment">pacifica.edu/humanities-gainful-employment</a>
M.A./Ph.D. Mythological Studies	<a href="http://pacifica.edu/myth-gainful-employment">pacifica.edu/myth-gainful-employment</a>
M.A./Ph.D. Depth Psychology Comm/Lib/Eco Specialization	<a href="http://pacifica.edu/depth-gainful-employment">pacifica.edu/depth-gainful-employment</a>
M.A./Ph.D. Depth Psychology Jungian and Archetypal Specialization	
M.A./Ph.D. Depth Psychology Somatic Specialization	
Ph.D. Depth Psychology Integrative Therapy & Healing Practices Specialization	
Ph.D. and Psy.D Clinical Psychology	<a href="http://pacifica.edu/clinical-psychology-gainful-employment">pacifica.edu/clinical-psychology-gainful-employment</a>

For Student Consumer Information, please visit our website at [www.pacifica.edu/about-pacifica/financial-aid-consumer-disclosures](http://www.pacifica.edu/about-pacifica/financial-aid-consumer-disclosures).

# Financial Planning

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While attending college is an important investment in a career and personal growth, it is expensive. Careful planning and budgeting are essential.

## BEFORE BORROWING

Before taking out a loan, the student should research other options that are available to help pay for a college education:

- Consult family and friends.
- Search the Web, library, and/or check with an employer regarding the availability of scholarships, grants, tuition reimbursement programs, and other forms of aid which do not have to be repaid.
- Grants and loans may also be provided by various private organizations, such as companies, unions, civic groups, religious organizations, veterans groups, and ethnic associations.

## SENSIBLE BORROWING LIMITS DEBT

Student loans can be a useful tool in funding higher education, but to use them wisely, the student should be aware of the responsibilities that borrowing money entails:

- The amount of money borrowed to pay for college can limit the ability to obtain loans after completing school. The student should borrow as little as possible now to cover school expenses.
- Principal is the face value of a loan, the amount upon which interest is charged. Interest is the fee charged for the use of borrowed money.
- Repayment is set up on a schedule. Personal credit ratings will be adversely affected if the repayment schedule is not maintained. In cases with a legitimate reason for not repaying according to a schedule (such as unemployment or illness), most lenders and the U.S. Department of Education will make adjustments to the schedule. However, the student must notify the servicer immediately.
- The payment amount due each month can be lowered by extending payments for a longer period of time. However, that means that the total interest paid over time will be greater.

- Multiple loans may be necessary to meet the Cost of Attendance. Students may borrow more than one student loan at the same time.
- Default means failure to repay a student loan according to the promissory note. If the student defaults on a loan, the federal government can take action to recover the money. Default will affect personal credit ratings, and the student will not be able to receive additional federal aid.

## BUDGETING DURING SCHOOL

While enrolled, the student should consider reducing living costs:

- Create a budget and stick to it.
- Share expenses with a roommate.
- If employed, keep the job; if unemployed, even a part-time job can help defray expenses.
- Use credit cards only for emergencies.
- Borrow intelligently. Borrow only what can be repaid, and only what is needed.
- Don't use loans for day-to-day living expenses.
- If borrowing is necessary to finance a college education, then develop a frugal lifestyle now. While in school, live like a student, not a professional.

## HELPFUL RESOURCES

- Take Financial Awareness Counseling at <https://studentloans.gov>
- Learn how to save at [www.feedthepig.org](http://www.feedthepig.org)
- Create a budget at [www.mint.com](http://www.mint.com)
- Get your credit score for free at [www.creditkarma.com](http://www.creditkarma.com)
- Check your credit reports for free at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Review your federal financial aid history at [www.nsls.ed.gov](http://www.nsls.ed.gov)

# Sources of Financial Aid

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## Pacifica Scholarship Program

To make education accessible to students who show high financial need and academic merit, Pacifica is pleased to offer Educational Assistance to our graduate students. Applications are available through the Financial Aid Office and on our website after January 1st each year. For a list of all institutional scholarships available, please visit [www.pacifica.edu/financial-aid/financial-aid-scholarship-programs](http://www.pacifica.edu/financial-aid/financial-aid-scholarship-programs).

New applicants must meet the following requirements by May 15th for the Program Scholarships or August 15th for the Educational Assistance. Returning students must meet the following requirements by June 15th to be considered:

- 1) Be accepted into a program of study by May 15th to be considered for the Program Scholarships or August 15th for the Educational Assistance AND enrolled full-time (minimum 6 units) each quarter.
- 2) Complete and submit the scholarship application and essay.
- 3) Results of the 2017–2018 FAFSA must be on file in the Financial Aid Office for U.S. Citizens or eligible non-citizens in order to qualify.
- 4) International students must complete the International Student Addendum (page 2 of the application) instead of the 2017–2018 FAFSA.

## PACIFICA YELLOW RIBBON SCHOLARSHIP PROGRAM

Pacifica Graduate Institute is pleased to provide up to ten Yellow Ribbon Scholarships each year for qualifying veterans under the Post 9/11 GI Bill on a first-come first-serve basis. Students in the M.A. Counseling program will qualify for up to \$6,500 per year, M.A. Engaged Humanities will qualify for up to \$5,400, and those enrolled in the doctoral programs will qualify for up to \$7,800 per year.

## PACIFICA MATCHING AMERICORPS SCHOLARSHIP PROGRAM

Pacifica Graduate Institute is pleased to offer the Segal AmeriCorps Matching Scholarship to qualified AmeriCorps Alumni enrolled in one of our Master or Doctoral programs. The Matching Scholarship amount will be a dollar-for-dollar match up to \$4,725 per year with a maximum of \$9,450 throughout enrollment in the program of study. A total of five new scholarships will be available on a first-come first-serve basis.

## PAUL D. COVERDELL FELLOWSHIP

The Peace Corps announced the launch of a new Paul D. Coverdell Fellowship Program in partnership with Pacifica. The scholarship is extended to returned Peace Corps volunteers. For more information, please visit our website at [www.pacifica.edu](http://www.pacifica.edu).

# Sources of Financial Aid CONTINUED

## EXTERNAL RESOURCES:

### OUTSIDE SCHOLARSHIP SEARCHES

A few ideas to start your research would be looking into foundations, organizations (ex: religious, community, professional, ethnicity based), local businesses, civic groups, and even your employer for tuition assistance programs. Pacifica offers a listing of several scholarship search resources at: [pacifica.edu/financial-aid/types-of-financial-aid](http://pacifica.edu/financial-aid/types-of-financial-aid).

**State Sources:** [www2.ed.gov/about/contacts/state/index.html](http://www2.ed.gov/about/contacts/state/index.html)

**Vocational Rehabilitation:** [www.disability.gov/resource/overview-of-vocational-rehabilitation-vr/](http://www.disability.gov/resource/overview-of-vocational-rehabilitation-vr/)

**Tribal benefits:** [www.doi.gov/tribes/benefits](http://www.doi.gov/tribes/benefits)

### VETERANS ADMINISTRATION EDUCATIONAL BENEFITS

Pacifica is approved to administer Chapter 33 Post-9/11 GI Bill tuition assistance benefits, Yellow Ribbon Scholarships, Chapter 35 Survivors' & Dependents' Educational Assistance and Chapter 31 Vocational Rehabilitation Benefits for qualifying veterans. To find out if you are eligible under any of these programs, call (888) GIBILL1 or visit the VA website at [www.gibill.va.gov](http://www.gibill.va.gov). Pacifica is approved to administer Chapter 33 Tuition Assistance benefits and is proud to offer Yellow Ribbon Scholarships to those qualifying Post 9/11 veterans.

For students eligible for education benefits through the Veteran's Administration, all previous education, and training will be evaluated. Credit will be awarded where appropriate and the program will be shortened accordingly. The student and the Veteran's Administration will be notified by the Registrar's Office promptly.

### TAX BREAKS FOR COLLEGE

There are a number of federal tax benefits for college, including credits, deductions, and savings incentives. Consult your tax advisor or the IRS for complete details.

### RESOURCES FOR MORE INFORMATION:

**Federal Student Loans:** <https://studentloans.gov>

**IRS Info:** [www.irs.gov/individuals](http://www.irs.gov/individuals)

**College Savings Plans:** [www.scholarshare.com](http://www.scholarshare.com)

**College Savings Plans:** [www.collegesavings.org](http://www.collegesavings.org)

**Student Loan Info:** [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)

**Income Based Repayment:** [www.ibrinfo.org](http://www.ibrinfo.org)

**Student Loan Estimator:** [www.finaid.org/calculators](http://www.finaid.org/calculators)

**Federal Student Aid:** [studentaid.ed.gov/sa/](http://studentaid.ed.gov/sa/)

**More Student Loan Info:** [www.moneygeek.com/education/college/student-loans/](http://www.moneygeek.com/education/college/student-loans/)

### CANADIAN GOVERNMENT LOANS

Canadian students may use both the Canadian and provincial loan programs to fund their education at Pacifica Graduate Institute. For further information, access the Canadian Loan website at [www.canada.ca/fr/services/prestations/etudes.html](http://www.canada.ca/fr/services/prestations/etudes.html)

**Canadian Alternative Loans:** [www.internationalstudent.com/](http://www.internationalstudent.com/)

## INTERNATIONAL STUDENT RESOURCES

We encourage students to apply for the Pacifica Graduate Institute Scholarships. Please refer to the Scholarship section for more information. Other websites of interest to search for outside scholarships and loans are: [iefa.org](http://iefa.org), [edupass.org](http://edupass.org), [internationalscholarships.com](http://internationalscholarships.com), [internationalstudentloans.com](http://internationalstudentloans.com)

**Alternative private loans** may be available to International students with a credit worthy U.S. citizen to co-sign. To learn more, visit our website at [www.pacifica.edu](http://www.pacifica.edu) and under Financial Aid, click International Student Resources.

## Student Loans

### FEDERAL DIRECT STAFFORD LOANS

Pacifica participates in the U.S. Department of Education William Ford Direct Loan program. The Direct Loan program provides students with access to federally Unsubsidized Stafford Loans as well as Graduate PLUS Loans by allowing students to borrow directly from the U.S. Department of Education rather than a private lender.

The Direct Stafford Loans are low interest loans made to students admitted to an eligible academic program and attending at least half-time (minimum 3 units). The interest rates for federal student loans are determined by federal law each year. The interest rate cap is 9.50% for Stafford Unsubsidized Loans. The annual maximum for graduate students is \$20,500. The aggregate loan limit of all federal Stafford Loans (FFELP + Direct combined) for a graduate student is \$138,500 (including undergraduate loans and a maximum of \$65,500 in Subsidized Stafford Loans).

Direct Stafford Loans are subject to a 1.069% origination fee for loans with first disbursement on or after 10/1/2016 and before 10/1/2017 which is deducted from each quarterly disbursement. The student is responsible for the interest on this loan during eligible periods of enrollment and deferments (interest deferment options are available).

### DIRECT SUBSIDIZED STAFFORD LOANS

Direct Subsidized Stafford Loans are no longer available for graduate and professional students effective for loans made for periods of enrollment (loan periods) beginning on or after July 1, 2012.

### DIRECT GRADUATE PLUS LOANS

Available to qualifying graduate/professional students to assist with education expenses (tuition, housing, books, travel, and reasonable personal expenses). Direct PLUS Loans are not based on income or assets. However, to qualify borrowers must:

- 1) Be a U.S. Citizen or eligible non-citizen and have a valid Social Security Number.
- 2) Complete the 2017–2018 FAFSA and apply for the maximum amount of Stafford loans for which you are eligible.
- 3) Meet credit eligibility requirements as determined by the U.S. Department of Education.
- 4) Complete/submit a Master Promissory Note (MPN) to the U.S. Department of Education.

Direct Grad PLUS Loans are subject to a 4.276% origination fee for loans with first disbursement on or after 10/1/2016 and before 10/1/2017 which is deducted from each quarterly disbursement.

The interest rate on the Grad PLUS loan is fixed and interest begins to accrue as the funds are disbursed each quarter. The interest rates for federal student loans are determined by federal law each year. The interest rate cap is 10.50% for Grad PLUS loans.

### PRIVATE ALTERNATIVE LOANS

Private alternative loans are non-federal loan programs that require at least half-time enrollment (minimum of 3 units at Pacifica), a good credit history, ability to repay the loan, and U.S. citizenship or permanent resident status. Some loans may require a credit worthy U.S. citizen or permanent resident co-signer. For complete details of the alternative loans available, please contact the Financial Aid Office or visit our website: [www.pacifica.edu](http://www.pacifica.edu).

### LOAN REPAYMENT

- Federal Direct Stafford Loan repayment begins six months after the student is no longer enrolled at least half-time.

- Federal Direct Plus loan repayment may be deferred while enrolled at least half-time and for up to six months following the last date of attendance as a half-time student.
- There are several repayment options available to meet the individual needs of borrowers. Consult with the loan servicer to understand which repayment options are available. Generally, borrowers have 10 to 25 years to repay, depending on the repayment plan that is selected.
- Private Alternative Loan repayment may vary depending on the lender; generally a six-month grace period is offered. For most loans, borrowers have ten (10) years to repay the loan and there are several repayment options available. Consult the lender for complete details.
- Early repayment in whole or in part may be made without penalty at any time.

## STUDENT LOAN REPAYMENT CHARTS

Estimated Federal Stafford Loan Repayment (fixed 5.31%)				Estimated Federal Grad Plus Loan Repayment (fixed 6.31%)			
Principal Amount Borrowed	Approx. No. of Monthly Payments	Principal + Interest Payment	Total Interest	Principal Amount Borrowed	Approx. No. of Monthly Payments	Principal + Interest Payment	Total Interest
\$20,500	120	\$220	\$5,945	\$5,000	120	\$56	\$1,752
\$41,000	120	\$441	\$11,909	\$10,000	120	\$113	\$3,504
\$61,500	120	\$661	\$17,863	\$15,000	120	\$169	\$5,256
\$82,000	120	\$882	\$23,817	\$20,000	120	\$225	\$7,008
\$102,500	120	\$1,102	\$29,772	\$30,000	120	\$338	\$10,512
\$123,000	120	\$1,323	\$35,726	\$40,000	120	\$450	\$14,016
\$138,500	120	\$1,489	\$40,228	\$50,000	120	\$563	\$17,520

Interest rate is at time of printing. Your monthly payments may be lower under other repayment plans. Visit [studentaid.ed.gov](http://studentaid.ed.gov) for more up-to-date information.

## Processing the Financial Aid Award

- 1) When the FAFSA results are received by the school, the Financial Aid Office will send the student an email confirmation and follow-up if additional documentation is required.
- 2) Once a new student is admitted and assigned to a Track OR a continuing student is registered for the upcoming school year AND the FAFSA results have been received by the Financial Aid Office, an Award Notification email will be sent to the student notifying them of their eligibility for Federal Student Aid.
- 3) The Award Notification email will direct the student to the secure Pacifica Financial Aid website, where students may complete the financial aid process on-line.

# How Aid Will Be Disbursed

In general, financial aid will be released from the U.S. Department of Education through electronic fund transfer to Pacifica in equal multiple disbursements that coincide with the start of each enrollment period (quarter). Disbursements are scheduled for the Thursday following the first session of each quarter (Fall, Winter, Spring, and Summer) after registration and attendance are confirmed. The Financial Aid Office will send an email to students when funds are disbursed.

Pacifica will apply the student's financial aid toward current quarter charges for tuition and fees. Students are responsible for payment of all outstanding charges not covered by financial aid and payment is due 14 days prior to the start of each quarter. Payment arrangements may be made by contacting the Student Accounts Office.

## STUDENT ACCOUNTS

Quarterly payments not covered by financial aid are due 14 days prior to the start of each quarter. The Student Accounts Office will post monthly billing statements online at My.Pacifica.edu Self Service indicating your account balance. Additional lodging is billed approximately 30-45 days after stay. Please be aware that if a refund is received at the beginning of the quarter, the student will be responsible for paying any subsequent lodging charges incurred.

For students who have completed all the required paperwork for financial aid, anticipated financial aid will be reflected on the billing statements until actual funds are received from the U.S. Department of Education each quarter. Students may view individual student account information on-line at My.Pacifica.edu Self-Service.

## REMAINING CHARGES AND EXCESS FINANCIAL AID

If the student's total charges exceed financial aid, the student must make payment arrangements with the Student Accounts Office. Tuition and Fee payments are due 14 days prior to the start of each quarter. Financial aid recipients are responsible for paying the amount not covered by their financial aid.

If the student's financial aid exceeds the total charges each quarter, the student is entitled to a financial aid refund. Financial aid refunds are available after the start of each quarter after registration and attendance have been confirmed. Pacifica has partnered with Nelnet Business Solutions to provide timely refunds to students. Students have the option of receiving refunds through direct deposit or paper check. Students who sign up for direct deposit will receive their refunds within 7-10 business days after the funds are received by the school from the U.S. Department of Education. Students who do not sign up for direct deposit, a paper check will be mailed directly from Nelnet Business Solutions approximately 14 days after the funds are received by the school.

## FINANCING OPTIONS

Pacifica offers students the following options to pay an account balance (if applicable) directly to Pacifica's Student Accounts Office. A \$100 late fee will be assessed if the balance is not paid by the first day of class each quarter.

- Online at My.Pacifica.edu by using a credit card
- Check or money order and mailed to the Student Accounts Office

# Quarterly Direct Costs Minus Financial Aid 2017-2018

Please refer to the following worksheet for examples of quarterly costs minus financial aid. The net loan figures presented below are based on borrowing the maximum Direct Stafford Loan of \$20,500 for the academic year, minus the 1.069% origination fee. The origination fee is for loans with first disbursement on or after 10/1/2016 and before 10/1/2017.

For financial aid recipients, quarterly payment for the balance is due in the Student Accounts Office 14-days prior to the start of each quarter. Visit the Student Accounts website to view the payment schedule. The Student Accounts Office will post monthly billing statements online at My.Pacifica.edu Self-Service indicating your account balance. When you have completed all the required paperwork for financial aid, anticipated financial aid will be reflected on the billing statements until the actual funds are received from the U.S. Department of Education each quarter.

### M.A. Counseling Psychology with Emphasis in Marriage and Family Therapy, Professional Clinical Counseling, and Depth Psychology - Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	6,373.00	6,373.00	6,373.00	4,781.00	23,900.00
+ Residential Fee	1,779.00	1,779.00	1,779.00	1,553.00	6,890.00
= Total Charges	8,152.00	8,152.00	8,152.00	6,334.00	30,790.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	3,081.00	3,082.00	3,082.00	1,264.00	10,509.00

#### RESIDENTIAL STUDENTS

The Residential Fee covers 3 day/2 night accommodations each session during the fall, winter, spring quarters and 7 day/6 night accommodations in the summer quarter at the Best Western or Ladera Campus, meals, shuttle service and misc. day use fees.

### M.A. Counseling Psychology with Emphasis in Marriage and Family Therapy, Professional Clinical Counseling, and Depth Psychology - Non-Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	6,373.00	6,373.00	6,373.00	4,781.00	23,900.00
+ Non-Res Fee	1,017.00	1,017.00	1,017.00	791.00	3,842.00
= Total Charges	7,390.00	7,390.00	7,390.00	5,572.00	27,742.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	2,319.00	2,320.00	2,320.00	502.00	7,461.00

#### NON-RESIDENTIAL STUDENTS

The Non-Residential/ Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area.

**QUARTERLY DIRECT COSTS MINUS FINANCIAL AID 2017-2018 CONTINUED**

**M.A. Engaged Humanities and the Creative Life with Emphasis in Depth Psychology - Residential**

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	4,975.00	4,975.00	4,975.00	4,975.00	19,900.00
+ Residential Fee	833.00	833.00	833.00	833.00	3,332.00
= Total Charges	5,808.00	5,808.00	5,808.00	5,808.00	23,232.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	737.00	738.00	738.00	738.00	2,951.00

**RESIDENTIAL STUDENTS**

The Residential Fee covers 4 day/3 night accommodations (meals, shuttle service, misc. day use fees) once each quarter.

**M.A. Engaged Humanities and the Creative Life with Emphasis in Depth Psychology - Non-Residential**

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	4,975.00	4,975.00	4,975.00	4,975.00	19,900.00
+ Non-Res Fee	452.00	452.00	452.00	452.00	1,808.00
= Total Charges	5,427.00	5,427.00	5,427.00	5,427.00	21,708.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	356.00	357.00	357.00	357.00	1,427.00

**NON-RESIDENTIAL STUDENTS**

The Non-Residential/Commuter Fee covers meals, shuttle service, misc. day use fees once each quarter for those living in the Santa Barbara or Ventura County area.

**Ph.D. Clinical Psychology with Emphasis in Depth Psychology - Residential**

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Residential Fee	2,466.00	2,466.00	2,466.00	1,533.00	8,931.00
= Total Charges	10,173.00	10,173.00	10,173.00	7,312.00	37,831.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	5,102.00	5,103.00	5,103.00	2,242.00	17,550.00

**RESIDENTIAL STUDENTS**

The Residential Fee covers 4 day/3 night accommodations each session during the fall, winter, spring quarters and 7 day/6 night accommodations in the summer quarter at the Best Western or Ladera campus, meals, shuttle service and misc. day use fees.

**Ph.D. Clinical Psychology with Emphasis in Depth Psychology - Non-Residential**

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Non-Res Fee	1,332.00	1,332.00	1,332.00	777.00	4,773.00
= Total Charges	9,039.00	9,039.00	9,039.00	6,556.00	33,673.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	3,968.00	3,969.00	3,969.00	1,486.00	13,392.00

**NON-RESIDENTIAL STUDENTS**

The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area.

**Psy.D. Clinical Psychology with Emphasis in Depth Psychology - Residential**

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	9,367.00	9,367.00	9,366.00	0.00	28,100.00
+ Residential Fee	2,466.00	2,466.00	2,466.00	0.00	7,398.00
= Total Charges	11,833.00	11,833.00	11,832.00	0.00	35,498.00
- Net Loans	6,761.00	6,760.00	6,760.00	0.00	20,281.00
= Account Balance	5,072.00	5,073.00	5,072.00	0.00	15,217.00

**RESIDENTIAL STUDENTS**

The Residential Fee covers 4 day/3 night accommodations each session during the fall, winter, spring quarters. Psy.D. students are not enrolled during the summer quarter and therefore do not incur summer charges.

**Psy.D. Clinical Psychology with Emphasis in Depth Psychology - Non-Residential**

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	9,367.00	9,367.00	9,366.00	0.00	28,100.00
+ Non-Res Fee	1,332.00	1,332.00	1,332.00	0.00	3,996.00
= Total Charges	10,699.00	10,699.00	10,698.00	0.00	32,096.00
- Net Loans	6,761.00	6,760.00	6,760.00	0.00	20,281.00
= Account Balance	3,938.00	3,939.00	3,938.00	0.00	11,815.00

**NON-RESIDENTIAL STUDENTS**

The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area. Psy.D. students are not enrolled during the summer quarter and therefore do not incur summer charges.

## QUARTERLY DIRECT COSTS MINUS FINANCIAL AID 2017-2018 CONTINUED

### M.A./Ph.D. Mythological Studies with Emphasis in Depth Psychology - Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Residential Fee	1,779.00	1,779.00	1,779.00	1,073.00	6,410.00
= Total Charges	9,486.00	9,486.00	9,486.00	6,852.00	35,310.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	4,415.00	4,416.00	4,416.00	1,782.00	15,029.00

#### RESIDENTIAL STUDENTS

The Residential Fee covers 3 day/2 night accommodations each session during the fall, winter, spring quarters and 5 day/4 night accommodations in the summer quarter at the Best Western or Ladera campus, meals, shuttle service and misc. day use fees.

### M.A./Ph.D. Mythological Studies with Emphasis in Depth Psychology - Non-Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Non-Res Fee	1,017.00	1,017.00	1,017.00	565.00	3,616.00
= Total Charges	8,724.00	8,724.00	8,724.00	6,344.00	32,516.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	3,653.00	3,654.00	3,654.00	1,274.00	12,235.00

#### NON-RESIDENTIAL STUDENTS

The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area.

### Ph.D. Depth Psychology with Specialization in Integrative Therapy and Healing Practices - Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,280.00	7,280.00	7,280.00	5,460.00	27,300.00
+ Residential Fee	1,779.00	1,779.00	1,779.00	0.00	5,337.00
= Total Charges	9,059.00	9,059.00	9,059.00	5,460.00	32,637.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	3,988.00	3,989.00	3,989.00	390.00	12,356.00

#### RESIDENTIAL STUDENTS

The Residential Fee covers 3 day/2 night accommodations each session during the fall, winter, and spring quarters. First year students are not in residence during the summer quarter therefore excluded from the summer charges for residential fees.

### Ph.D. Depth Psychology with Specialization in Integrative Therapy and Healing Practices - Non-Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,280.00	7,280.00	7,280.00	5,460.00	27,300.00
+ Non-Res Fee	1,017.00	1,017.00	1,017.00	0.00	3,051.00
= Total Charges	8,297.00	8,297.00	8,297.00	5,460.00	30,351.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	3,226.00	3,227.00	3,227.00	390.00	10,070.00

#### NON-RESIDENTIAL STUDENTS

The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area. First year students are not in residence during the summer quarter therefore excluded from the summer quarter non-residential fees.

### M.A./Ph.D. Depth Psychology with Specialization in Community Psychology, Liberation Psychology, Ecopsychology- Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Residential Fee	1,779.00	1,779.00	1,779.00	0.00	5,337.00
= Total Charges	9,486.00	9,486.00	9,486.00	5,779.00	34,237.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	4,415.00	4,416.00	4,416.00	709.00	13,956.00

#### RESIDENTIAL STUDENTS

The Residential Fee covers 3 day/2 night accommodations each session during the fall, winter, spring quarters, meals, shuttle service and misc. day use fees. CLE students are not in residence during the summer quarter and therefore excluded from the summer charges for residential fees.

### M.A./Ph.D. Depth Psychology with Specialization in Community Psychology, Liberation Psychology, Ecopsychology- Non-Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Non-Res Fee	1,017.00	1,017.00	1,017.00	0.00	3,051.00
= Total Charges	8,724.00	8,724.00	8,724.00	5,779.00	31,951.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	3,653.00	3,654.00	3,654.00	709.00	11,670.00

#### NON-RESIDENTIAL STUDENTS

The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area. CLE students are not in residence during the summer quarter and therefore excluded from the summer charges for non-residential fees.

## QUARTERLY DIRECT COSTS MINUS FINANCIAL AID 2017–2018 CONTINUED

### M.A./Ph.D. Depth Psychology with Specialization in Somatic Studies- Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Residential Fee	1,779.00	1,779.00	1,779.00	1,073.00	6,410.00
= Total Charges	9,486.00	9,486.00	9,486.00	6,852.00	35,310.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	4,415.00	4,416.00	4,416.00	1,782.00	15,029.00

#### RESIDENTIAL STUDENTS

The Residential Fee covers 3 day/2 night accommodations each session during the fall, winter, spring quarters meals, shuttle service and misc. day use fees. 1st and 2nd year students are not in residence during the summer quarter and therefore excluded from the summer charges for residential fees.

### M.A./Ph.D. Depth Psychology with Specialization in Somatic Studies- Non-Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,707.00	7,707.00	7,707.00	5,779.00	28,900.00
+ Non-Res Fee	1,017.00	1,017.00	1,017.00	565.00	3,616.00
= Total Charges	8,724.00	8,724.00	8,724.00	6,344.00	32,516.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	3,653.00	3,654.00	3,654.00	1,274.00	12,235.00

#### NON-RESIDENTIAL STUDENTS

The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in Santa Barbara or Ventura County area. 1st and 2nd year students are not in residence during the summer quarter and therefore excluded from the summer charges for non-residential fees.

### M.A./Ph.D. Depth Psychology with Specialization in Jungian and Archetypal Studies- Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,225.00	7,225.00	7,225.00	7,225.00	28,900.00
+ Residential Fee	833.00	833.00	833.00	833.00	3,332.00
= Total Charges	8,058.00	8,058.00	8,058.00	8,058.00	32,232.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	2,987.00	2,988.00	2,988.00	2,988.00	11,951.00

#### RESIDENTIAL STUDENTS

The Residential Fee covers 4 day/3 night accommodations (meals, shuttle service, misc. day use fees) once each quarter.

### M.A./Ph.D. Depth Psychology with Specialization in Jungian and Archetypal Studies- Non-Residential

	Fall 17	Winter 18	Spring 18	Summer 18	Total
Tuition	7,225.00	7,225.00	7,225.00	7,225.00	28,900.00
+ Non-Res Fee	452.00	452.00	452.00	452.00	1,808.00
= Total Charges	7,677.00	7,677.00	7,677.00	7,677.00	30,708.00
- Net Loans	5,071.00	5,070.00	5,070.00	5,070.00	20,281.00
= Account Balance	2,606.00	2,607.00	2,607.00	2,607.00	10,427.00

#### NON-RESIDENTIAL STUDENTS

The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees once each quarter for those living in Santa Barbara or Ventura County area.

## Policies Applying to Financial Aid Recipients

### ATTENDANCE

All instructors report attendance after the first class session each quarter. Prior to release of financial aid funds attendance must be confirmed. Students unable to attend the first session of the quarter need to contact the Financial Aid Office.

### CHANGE OF ADDRESS

It is each student's responsibility to make sure the Registrar's Office, the Financial Aid Office, and the U.S. Department of Education have the most current and correct address, phone number, and email information. If this information changes, the respective representatives must be notified.

### COURSE REGISTRATION

The student is required to register for coursework each quarter. All loan funds will be returned to the U.S. Department of Education if a student is not registered for coursework.

### DISSERTATION ENROLLMENT

Students enrolled in the Ph.D. dissertation phase may be eligible for financial aid during the initial nine-quarter Ph.D. dissertation enrollment period. Dissertation fee is equal to one year's tuition at the time the student entered the program of study. Refer to page 1 of this Financial Aid Guide, the Dissertation Fact Sheet for Financial Aid Recipients, or contact the Financial Aid Office for complete details.

### LEAVE OF ABSENCE (LOA)

If a student finds it necessary to interrupt the program of study upon completion of a quarter, s/he may request a leave of absence from Pacifica. Students must submit to the Registrar's Office a completed Leave of Absence form. During this period, the student will not be considered enrolled. If the leave exceeds six months, the loan(s) received while enrolled at Pacifica will enter the repayment phase.

# Policies Applying to All Recipients CONTINUED

Any prior or consolidated loans may enter repayment immediately; consult the U.S. Department of Education for details. Contact the Student Accounts Office for details regarding the LOA fee.

## **LOAN DEFERMENTS**

Pacifica participates with the National Student Loan Clearinghouse to verify enrollment and provide previous lenders and the U.S. Department of Education with the most current enrollment information. Students have the option to contact the loan servicer to request a deferment form and may submit that form to Pacifica's Registrar's Office.

## **FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (FSAP)**

All students who apply for and receive financial aid must be making FSAP toward completion of degree requirements. FSAP is evaluated annually after grades are posted for the summer quarter to determine continued eligibility for those students enrolled in coursework. Students must maintain a cumulative grade point average of 3.0 and a minimum of 67% of attempted units must be successfully completed with a grade of "C" or better (grade of "B" or better required for Clinical students). For Psy.D. Clinical Psychology the FSAP annual evaluation will occur after spring grades are posted each year. Refer to the FSAP brochure available in the Financial Aid Office for complete details.

Students who do not make FSAP will receive written notification from the Financial Aid Office and further financial aid will be suspended. Students will not receive prior FSAP warnings. Students whose financial aid is suspended for failure to achieve FSAP may appeal if extenuating circumstances (such as prolonged illness or a death in the family) hindered academic performance. Students are strongly encouraged to file their appeal within 2 weeks after receiving notification of suspension. Appeals must include a Corrective Action Plan (CAP) to explain in detail how and when deficiencies will be resolved. The Department Chairperson for the respective program of study must approve the Corrective Action Plan. The appeal and the approved CAP must be in writing and sent to the Director of Financial Aid.

## **DISSERTATION STUDENTS FSAP**

Ph.D. program students are eligible for financial aid during the nine-quarter dissertation phase of the program. During the first four quarters students must be actively engaged in the dissertation process by submitting written material and have on-going communication with the committee. If a student does not meet this requirement, any further aid will be suspended until progress is made and confirmed by the committee. Students whose financial aid is suspended will be notified in writing.

Following the completion of the initial nine quarters, students must have an approved proposal on file to remain eligible for financial aid during an extended one-year period. Contact the Financial Aid Office for complete details.

Please note that once the final dissertation draft is approved by the committee, all pending financial aid will be canceled.

## **STUDENT LOAN COUNSELING**

Students borrowing from the Federal loan programs are required to complete Entrance Counseling prior to receiving the first loan disbursement and Exit Counseling prior to leaving Pacifica. The loan

counseling sessions are to inform the student of his/her rights and responsibilities as a student loan borrower and about student loan indebtedness. Log on to Pacifica's Financial Aid website for instructions. Students will be required to complete PLUS Counseling if determined by the U.S. Department of Education to have adverse credit history and an endorser or documented extenuating circumstances.

## **TRAINEESHIP, INTERNSHIP (Ph.D.), OR PRACTICUM ONLY STATUS**

Students who register for Traineeship, Internship, or Practicum Only Status are not considered to be enrolled and are not eligible for financial aid or in-school deferments on student loans.

## **STUDENTS ENROLLED IN Psy.D. CLINICAL PSYCHOLOGY INTERNSHIP:**

Students enrolled in the Internship phase of the Psy.D. Clinical Psychology program will be eligible for aid only during the first three quarters of the initial three-quarter Internship enrollment period.

## **WITHDRAWING, DROPPING, OR CANCELLING CLASSES**

It is extremely important that students speak with the Financial Aid Office before reducing or changing enrollment status. Awards may be reduced or canceled if the student fails to maintain required enrollment status. Based on the date of notification, the student may receive a pro-rated refund.

## **WITHDRAWING FROM THE INSTITUTE**

**Student Withdrawals** – Students who find it necessary to withdraw or take a leave of absence from Pacifica must notify the Registrar's Office in writing. The following policy has been set by the U.S. Department of Education for all federal financial aid recipients.

**Return of Federal Funds Policy** – Pacifica Graduate Institute has implemented the Return of Federal Funds policy as required by federal regulations (Sect. 668.22 Higher Education Amendments of 1998).

For those students who are eligible and receive federal financial aid and find it necessary to withdraw from all courses at Pacifica prior to the completion of the current quarter, the following federal policy applies. The focus of the policy is to return the unearned portion of the federal financial aid for the enrollment period. Only the amount of financial aid that has been earned (based on

the number of calendar days completed in the period of enrollment) will be retained on the student's behalf. Any unearned aid will be returned to the U.S. Department of Education. The Return of Federal Funds will be calculated based on the date the student begins the official withdrawal process by notifying the Registrar's Office, the last date of documented attendance or for an unofficial withdrawal, the mid-point of the term or the last documented date of attendance. If a student withdraws from school on or before the 60% point in the term, then the school and possibly the student shall return the percentage of unearned Title IV federal financial aid. The distribution of returned funds is as follows:

1. Federal Unsubsidized Stafford Loan
2. Federal PLUS Loan
3. State, Private, or Institutional Aid
4. The Student

**REFUNDABLE RESIDENTIAL AND NON-RESIDENTIAL FEE POLICY**

If you plan to miss an on-site session, in order to be eligible for a refund, written notification must be submitted to Guest Services at least 5 days prior to the start date of the on-site instruction.

If a student attends any portion of the quarterly on-site session and then withdraws, takes a Leave of Absence, or drops courses from Pacifica, a Residential/Non-Residential refund will only apply to subsequent sessions in that quarter and not the session during which the student withdraws, takes a Leave of Absence, or drops courses.

If the school cancels or discontinues an on-site session, the student will receive a pro rated refund of the fee.

**REFUNDABLE TUITION POLICY** - To be eligible for a refund of tuition, timely written notification must be submitted to the Registrar’s Office. The date of withdrawal will be determined by the date written notification is received by the Registrar’s Office. If you withdraw or file a Leave of Absence from Pacifica after instruction has begun, you may receive a partial refund of the tuition charges.

**REFUNDS** - Refers to the calculation of institutional charges and is a separate calculation from the Return of Federal Funds calculation. The amount of refundable institutional charges (tuition and residential/non-residential fees) will be prorated based on school policy (see below). If there is a balance due by the student as a result of the unearned financial aid being returned, the student will be responsible for payment of the difference.

**TIME FRAME - QUARTER**

**REFUND**

Fall, winter, and spring for all programs, plus summer for M.A. Engaged Humanities, M.A./Ph.D. Jungian and Archetypal Studies, and M.A./Ph.D. Depth Psychology.

On or before the first day of class of the quarter (For newly admitted students, the \$250 deposit is non-refundable otherwise the refund policy below applies.)	100%
First week of the quarter (day 2 to day 7)	80%
Second week of the quarter (day 8 to day 14)	70%
Third week of the quarter (day 15 to day 21)	60%
Fourth week of the quarter (day 22 to day 28)	50%
Fifth week of the quarter (day 29 to day 35)	40%
Sixth week of the quarter (day 36 to day 42)	30%
After the sixth week (day 43 and beyond)	0%

**SUMMER QUARTER POLICY**

Summer policy for all programs, except M.A. Engaged Humanities, M.A./Ph.D. Jungian and Archetypal Studies, and M.A./Ph.D. Depth Psychology.

On or before the first day of class	100%
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After the first day, tuition refund is prorated based upon the number of days in the quarter, up to and including the date written notification is received by the Registrar’s Office.

**STUDENTS DROPPING OR WITHDRAWING FROM A COURSE:**

To be eligible for a refund, a completed Drop Request Form must be received by the Registrar’s Office. The date of withdrawal will be determined by the date written notification is received. Students dropping or withdrawing from a course will receive a pro-rated refund based on a “per unit tuition calculation”\* as specified below

**TIME FRAME - QUARTER**

**REFUND PER UNIT TUITION CALCULATION\***

On or before the first day of class	100%
First week of the quarter (day 2 to day 7)	80%
Second week of the quarter (day 8 to day 14)	70%
Third week of the quarter (day 15 to day 21)	60%
Fourth week of the quarter (day 22 to day 28)	50%
Fifth week of the quarter (day 29 to day 35)	40%
Sixth week of the quarter (day 36 to day 42)	30%
After the sixth week (day 43 and beyond)	0%

**SUMMER QUARTER POLICY**

On or before the first day of class	100%
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After the first day, tuition refund is prorated based upon the number of days in the quarter, up to and including the date written notification is received by the Registrar’s Office.

\*Per unit tuition calculation: the sum of the annual tuition in the specific program divided by the annual units offered in that program multiplied by the number of units for the class.

# Policies Applying to All Recipients CONTINUED

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## Student Rights and Responsibilities

### RIGHTS

#### The student has the right to ask the college:

- What it costs to attend and what its refund policies are if the student drops out.
- How the college determines whether the student is making FSAP and what happens if the student is not.
- What financial help is available, including information on all federal, state and college financial aid programs, not just loans.
- About the deadlines for submitting applications for each financial aid program and how recipients are selected.
- How financial need is determined, including the costs for tuition, fees, housing, food, transportation, books, supplies, personal and miscellaneous expenses are considered in the Cost of Attendance.
- What resources (such as parental contribution, private scholarships, personal assets) are considered in the financial need calculation, and how much of the student's financial need, as determined by the college, is met.
- To explain the various elements of the financial aid package, and how and when aid will be received.
- To reconsider a financial aid application, if the student believes s/he has been treated unfairly.
- How much financial aid must be paid back, and what portion is grant or gift aid. If offered a loan, the student has the right to know the interest rate, the total amount that must be repaid, payback procedures, when repayment begins and the length of the repayment period.
- How to apply for additional aid, if the student's financial circumstances change.
- To disclose the percentage of its students who complete the college's programs, the percentage who transfer out, and its job placement rates.
- About the effect outside scholarships may have on financial aid award.
- For its statistics on crimes, including sexual violence committed on and off campus, and for its campus safety policies and procedures, and gainful employment.

### RESPONSIBILITIES

#### The student has a responsibility to:

- Review and consider all information about the college's programs before enrolling.
- Compare anticipated monthly student loan payments and other expenses to expected take home pay after college.
- Complete the financial aid application accurately and submit it on time to the right place. Intentional misrepresentation on an application for federal financial aid is a violation of law and a criminal offense subject to penalties.
- Ask current and former students and local employers about the school.
- Read and keep copies of all forms and signed agreements.
- Respond promptly and provide all requested documentation, verification, corrections or new information to the appropriate place.
- Notify the college and loan servicer promptly of changes in name, permanent mailing address, telephone number, email, or enrollment status.
- Know and comply with the deadlines for applications or reapplications for aid, and understand the school's refund procedures.
- Repay student loans, plus interest, even if the student doesn't complete his/her education, can't get a job or isn't happy with the education provided.
- File for a deferment or forbearance, or change repayment plans if default is a possibility.
- Complete entrance counseling before receiving the first loan disbursement, and exit counseling before leaving school.
- Report in writing to the college financial aid office all additional financial aid resources received.
- You must use your federal student loan for educational expenses only.

# Glossary of Financial Aid Terms

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**CAPITALIZATION** – If a student chooses to defer paying interest on a loan while in school, the interest is capitalized or added to the principal when the loan enters repayment.

**DEFAULT** – Failure to repay a Federal loan, effective when a student is delinquent 270 or more days.

**DEFERMENT** – An entitlement which allows a student to temporarily postpone payments for a variety of reasons including: unemployment, disability and returning to school.

**DELINQUENCY** – A student is considered to be delinquent on a student loan if payments are not made on time and are overdue. Delinquency can adversely affect a student's credit rating and history.

**DIRECT PLUS LOAN** – Federally guaranteed loans for graduate and professional students. Requires credit approval by U.S. Department of Education.

**DIRECT STAFFORD LOAN** – A federal loan funded and administered by the U.S. Department of Education.

**DISBURSEMENT** – Loan funds issued by U.S. Department of Education to the school through electronic fund transfer.

**FINANCIAL AID ELIGIBILITY** – The difference between the total Cost of Attendance and the Expected Family Contribution (EFC).

**FORBEARANCE** – A forbearance is an agreement with the holder of the loan, at its discretion, to postpone payments.

**GRACE PERIOD** – The amount of time allowed before principal repayment of loan must begin after a student graduates, leaves school, or drops below half-time status.

**INTEREST RATE** – Based on the Bipartisan Student Loan Certainty Act of 2013, federal student loan interest rates will be tied to financial markets. Under this Act, interest rates will be determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan. Private Alternative Loans are generally variable and adjusted quarterly.

**MASTER PROMISSORY NOTE (MPN)** – The Master Promissory Note is a legal document. By signing it, a student promises to repay current and all future loans. Under this note a student may receive loans for a single enrollment period or for multiple enrollment periods.

**ORIGINATION FEE** – The fee charged by the government to offset the cost of processing the loan. The amount of the fee is deducted from the dollar amount of the loan.

**PRINCIPAL** – The amount of the loan that must be repaid upon maturity and the amount upon which interest will be charged.

**PRIVATE LOAN** – A non-federal loan designed to cover tuition costs plus a variety of additional costs and living expenses. Interest rates and terms are based on the applicants' credit score.

**REFUND** – A credit balance issued to the student within 14 days from the date of disbursement in the case that their financial aid exceeds their quarterly charges.

**UNSUBSIDIZED FEDERAL STAFFORD LOAN** – The student is responsible for paying the interest on the loan from the date of disbursement through repayment.

**WORK-STUDY** – Pacifica does not participate in the Federal Work-Study program.

# PACIFICA

GRADUATE INSTITUTE

## **PACIFICA GRADUATE INSTITUTE FINANCIAL AID OFFICE**

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The staff may be reached during office hours, or by email at [financial\\_aid@pacifica.edu](mailto:financial_aid@pacifica.edu).

The Financial Aid Office will make every effort to respond to requests for information and provide assistance as soon as possible.

**PACIFICA.EDU**