

Welcome to the 8th edition of our quarterly Financial Aid Newsletter!

Our office is here to help eligible students obtain financial assistance to make their academic journey here at Pacifica possible. Having been student borrowers ourselves, we understand how confusing and daunting the financial aid process can be, and we are here to help make that process as stress-free and manageable as possible. Our office is located in the Guest House on the Lambert campus. Come by if you have any questions about financial aid or your student account or just come say hello! Can't see us in person? You can reach all of us at **(805) 679-6197** or **financial_aid@pacifica.edu**.



IMPORTANT REMINDERS:

- * **Due to the holidays**, Pacifica will not be disbursing aid on the following dates: **11/26/2015**, **12/24/2015** & **12/31/2015**.
- * Don't forget to **check the bulletin board in the dining hall** at the campus you are attending for important messages from the Financial Aid Office.



- * **Per the Higher Education Act of 1965** as amended by the Higher Education Opportunity Act of 2008, all postsecondary institutions participating in the federal student aid programs are required to disclose certain **consumer information annually**. **This information is listed on our site:**

<http://www.pacifica.edu/about-pacifica/financial-aid-consumer-disclosures>.

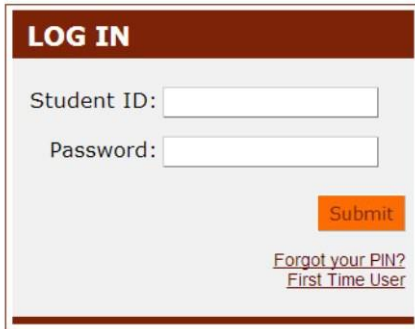
- * **If you've received the Graduate PLUS Loan** in previous years, it is not automatically renewed, and it needs to be re-submitted each year just like the FAFSA. Note: This loan is not required.
- * **Students at Ladera:** Amanda Greene from the Financial Aid Office and David Camarillo from the Student Accounts Office **are available in the dining room during lunch on Tuesdays and Fridays** during residentials to assist you!

IMPORTANT DEFINITIONS

DISBURSEMENT: The disbursement dates given to you by the Financial Aid Office are the estimated dates that the school receives the funds from the Department of Education.

REFUND: When, after careful review of a student's account and eligibility, a credit balance is refunded to the student. If a credit balance refund is due the student, the refund is made to the student within 14 business days of the date the credit balance occurs, as required by The U.S. Department of Education regulations.

TROUBLESHOOTING TIPS FOR LOGGING IN



LOG IN

Student ID:

Password:

Submit

[Forgot your PIN?](#)
[First Time User](#)

Below you will find some trouble shooting tips to help you log in to the financial aid portal.

- Student ID is your social security number (without dashes)
- Date of birth format (m/d/yyyy include slashes; do not include zero for months/days 1-9)
- Zip code must match Pacifica and FAFSA

IMPORTANT WEBSITES

www.nslds.ed.gov - view your federal financial aid history and learn who your loan servicer(s) are. Like your credit report, periodically check for any errors or signs of identity theft.

www.studentaid.ed.gov - learn about the different repayment plans, calculate your estimated monthly payment, learn more about loan forgiveness programs, and more.

<https://studentloans.gov> - complete Exit Counseling when you separate from Pacifica, apply for an income-driven repayment plan, or consolidate your federal student loans.

www.loanconsolidation.ed.gov - apply to consolidate your federal student loans here if you currently have loans in default.

DISBURSEMENT SCHEDULE

Financial aid is generally disbursed on the **1st Thursday after your 1st session each quarter after attendance has been confirmed.** (Make sure you're marked present on all attendance rosters to prevent delay in your disbursement!).

You can check if your aid disbursed on-time at <http://finaid.my.pacifica.edu>. If so, allow up to 14 business days from the disbursement date each quarter to receive excess funds (refund). **If it does not show disbursed, contact the Financial Aid Office.**

REDUCING STUDENT LOAN DEBT

Remember, the Financial Aid Office at Pacifica is committed to assisting you in reducing your student loan debt. Please contact us for ideas on how to do so. We can assist in providing alternatives to student loans, tips on keeping loan amounts down, repayment options and more!

We hope you find the newsletters useful and if you have any thoughts on what you would like to see next or if you have anything you would like to share, please feel free to **contact Wendy** at wcopca@pacifica.edu.

“Don't live like a professional while you are a student so you don't live like a student when you are a professional.”