



## **PhD Dissertation Financial Aid Fact Sheet**

If you are enrolling in the dissertation phase of the PhD program, you may be eligible for the Direct Loan program. You must complete the Free Application for Federal Student Aid (FAFSA) form each year. Federal regulations require all financial aid recipients to maintain satisfactory academic progress toward completion of degree requirements for continued eligibility.

Please note that if you are approved to begin your PhD dissertation clock while simultaneously being enrolled in regularly scheduled coursework, your eligibility for the year may already be depleted. Your only choice for funding may be through a Direct Grad PLUS Loan or Private Alternative Loan programs. Contact the Financial Aid Office for consultation.

If enrolled in the PhD dissertation phase only, you are considered to be enrolled on a half-time basis. All eligible financial aid recipients entering the PhD dissertation phase of the program will be awarded aid on a borrower-based academic year. In other words, from the time the nine-quarter PhD dissertation period begins, financial aid will typically cover four consecutive quarters for two years, and then one last quarter for a total of nine quarters. For example: dissertation start quarter (winter) – financial aid will cover four consecutive quarters (winter, spring, summer, and fall) twice, and then one last winter quarter.

Upon completion of the first four quarters of the nine-quarter PhD dissertation period, the Financial Aid Office will confirm your active participation in the dissertation process. **Active participation is defined as submission of written materials beyond the initial concept paper and on-going consultation with your PhD dissertation committee.** Once active participation in the PhD dissertation process is confirmed, you may be eligible for additional financial aid during the remaining five quarters of the nine-quarter PhD dissertation period. If active participation cannot be confirmed financial aid eligibility will be suspended. Students, for whom federal aid has been suspended, may appeal if extenuating circumstances (such as death in family, injury, illness, or other special circumstances) has hindered academic performance.

If you find that additional time beyond the nine-quarter PhD dissertation period is necessary for completion of dissertation, you must enroll in an annual extension. You may be eligible for financial aid during the one year extension, provided your dissertation committee has approved your proposal and submitted your approval form to the dissertation office. Proposal requirements are defined by each program and are included in your PhD dissertation handbook. It is your responsibility to stay in contact with your committee and to follow-up on the progress of your proposal approval. If the proposal approval is not on file by the extended PhD dissertation phase, financial aid eligibility will be suspended. Financial aid eligibility may be re-instated once the proposal approval is on file as long as it is during the annual extension.

Financial aid is not available during quarters approved as No-Fee Extensions. Financial aid is also not available beyond the thirteen quarters of PhD dissertation enrollment. Please be aware that all pending financial aid will be canceled once the final draft of your PhD dissertation is approved. The final draft approval date is considered the separation date from Pacifica and is the effective date used in notifying the Department of Education. Dissertation Processing Fees are not eligible for financial aid.

In summary:

### **PhD Dissertation Satisfactory Academic Progress Requirements:**

#### **Federal Financial Aid Eligibility Requirements**

- **First four quarters of initial nine-quarter PhD dissertation period:** Successful completion of coursework requirements as defined by FSAP policy for coursework requirements.
- **Remaining five quarters of initial nine-quarter dissertation period:** Continued financial aid eligibility requires confirmed submission of written materials beyond the initial concept paper and on-going consultation with the dissertation committee.
- **Third year/One-year extension:** Continued eligibility during the one year following the nine-quarter PhD dissertation period requires dissertation committee approval of the proposal and submission of the approval form to the dissertation office.
- Federal financial aid is not available for quarters approved as No-Fee Extensions or beyond the 13 quarters. All pending financial aid will be canceled once the final draft is approved. The final draft approval date is considered the separation date from Pacifica and is the effective date used in notifying the Department of Education. Dissertation Processing Fees are not eligible for financial aid.



**PhD Dissertation Fee Schedule**

**Initial nine-quarter PhD dissertation period– based on the year you entered the PhD program:**

ACADEMIC YEAR	PHD DISSERTATION		PHD DISSERTATION FOR INTEGRATIVE THERAPY	
	TOTAL FEE	QUARTERLY FEE	TOTAL FEE	QUARTERLY FEE
2015 - 2016	\$28,000	\$3,122.22	-	-
2016 - 2017	\$28,500	\$3,166.67	\$26,900	\$2,988.89
2017 - 2018	\$28,900	\$3,211.11	\$27,300	\$3,033.33
2018 - 2019	\$28,900	\$3,211.11	\$27,300	\$3,033.33
2019 - 2020	\$29,500	\$3,277.77	\$27,800	\$3,088.88
2020 - 2021	\$29,800	\$3,311.11	\$28,100	\$3,122.22

Payment Options:

Option 1:

- ✓ Initial nine-quarter PhD dissertation period- Pay the full dissertation fee indicated above at the start of the nine-quarter PhD dissertation period. Upon completion of dissertation pay the Dissertation Processing Fee.

Option 2:

- ✓ Initial nine-quarter PhD dissertation period– Pay the quarterly dissertation fee two weeks prior to the start of each quarter. See quarterly figures above. Upon completion of dissertation pay the Dissertation Processing Fee

Option 3:

- ✓ Financial Aid recipients – Must complete the FAFSA each year and maintain satisfactory academic progress toward completion; may qualify for up to \$20,500 annually. During the initial nine-quarter PhD dissertation period, one-ninth of the dissertation fee will be deducted from the Direct Stafford and/or Grad PLUS Loans each quarter. Excess loan funds will be made available (within 14 days of receipt of funds) to the student each quarter for educational expenses. Upon completion of the dissertation pay the Dissertation Processing Fee, financial aid is not eligible to cover this fee. Contact the Financial Aid Office for complete details.

**Extended one-year PhD enrollment clock**

For students enrolling in an extended one-year of PhD dissertation, the fee will be billed quarterly:

ACADEMIC YEAR	TOTAL FEE	QUARTERLY FEE
Fall 2018 - Summer 2019	\$14,050	\$3,512.50
Fall 2019 - Summer 2020	\$14,250	\$3,562.50
Fall 2020 - Summer 2021	\$14,650	\$3,612.50

Payment Options:

Option 1:

- ✓ Extended one-year PhD enrollment clock– Pay the one-year fee indicated above at the start of the extended one-year enrollment period. Upon completion of dissertation pay Dissertation Processing Fee.

Option 2:

- ✓ Extended one-year PhD enrollment clock– Pay one-fourth of the dissertation fee two weeks prior to the start of each quarter. See quarterly payment figures above. Upon completion pay the Dissertation Processing Fee.

Option 3:

- ✓ Financial Aid recipients– Must complete the FAFSA each year and maintain satisfactory academic progress toward completion; may qualify for up to \$20,500 annually. During the extended one-year PhD enrollment clock, one-fourth (1/4) of the fee will be deducted from the financial aid each quarter. Excess loan funds will be made available to the student each quarter for educational expenses. Upon completion of the dissertation pay the Dissertation Processing Fee. Contact the Financial Aid Office for complete details.

Federal financial aid is not available for quarters approved as No-Fee Extensions or beyond 13 quarters. All pending financial aid will be cancelled once the final draft is approved. The final draft approval date is considered the separation date from Pacifica and is the effective date used in notifying the Department of Education. The Dissertation Processing Fees are not eligible for financial aid.

For further questions contact the Office of Financial Aid at [financialaid@pacific.edu](mailto:financialaid@pacific.edu) or 805-679-6197.