

### PH.D. DISSERTATION FINANCIAL AID FACT SHEET

If you are (new or continuing) 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: If you are approved to begin your Ph.D. 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 Ph.D. dissertation phase only, you are considered to be enrolled on a half-time basis. All eligible financial aid recipients entering the Ph.D. dissertation phase of the program will be awarded aid on a borrower-based academic year. In other words, from the time the nine-quarter Ph.D. 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.

### FINANCIAL AID PROCESS DURING DISSERTATION

- **AT DISSERTATION ENROLLMENT:** Student's financial aid will be packaged based on current FAFSA application and Graduate Plus loan application (if applicable).
- **AT COMPLETION OF YOUR FIRST FOUR QUARTERS:** The Financial Aid Office will confirm your active participation in the Ph.D. dissertation process. Active participation is defined as the submission of written materials beyond the initial concept paper and ongoing consultation with your dissertation committee. Once active participation in the Ph.D. dissertation process is confirmed, you may be eligible for financial aid during the remaining five quarters of the nine-quarter Ph.D. 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 the family, injury, illness, or other special circumstances) have hindered academic performance.
- **DISSERTATION EXTENSION:** Students needing additional time beyond the initial nine-quarter Ph.D. dissertation period may enroll in dissertation extension for four quarters at a time. Students may be eligible for financial aid during this phase of their education, provided the dissertation committee has approved a proposal and submitted the approval form to the dissertation office. Proposal requirements are defined by each program and are included in your dissertation handbook. It is the student's 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 dissertation phase, financial aid eligibility will be suspended. Financial aid eligibility may be reinstated once the proposal approval is on file as long as it is during the annual extension.
- **NOT ELIGIBLE FOR FINANCIAL AID:**
  - Quarters approved as No-Fee Extensions are not eligible for financial aid.
  - Quarters beyond the thirteen quarters of dissertation enrollment are not eligible for financial aid.
  - Dissertation Editing and Processing Fees are not eligible for financial aid.
  - The Dissertation Processing Fees are not eligible for financial aid.
  - Final Drafts: Please be aware that all pending financial aid will be canceled once the final draft of your 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.

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

### PH.D. DISSERTATION FEE SCHEDULE

Initial nine-quarter Ph.D. dissertation period– based on the year you entered the Ph.D. program:

ACADEMIC YEAR	PH.D. DISSERTATION		PH.D. 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
2021 - 2022	\$29,800	\$3,311.11	\$28,100	\$3,122.22
2022 - 2023	\$30,200	\$3,355.55	\$28,500	\$3,166.66

**Payment Options:**

**Option 1:**

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

**Option 2:**

- ✓ Initial nine-quarter Ph.D. 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 Ph.D. enrollment clock**

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

ACADEMIC YEAR	TOTAL FEE	QUARTERLY FEE	TOTAL FEE-TRACK H	QTR FEE – TRACK H
Fall 2018 - Summer 2019	\$14,050	\$3,512.50		
Fall 2019 - Summer 2020	\$14,250	\$3,562.50		
Fall 2020 - Summer 2021	\$14,450	\$3,612.50	\$13,650	\$3,412.50
Fall 2021 - Summer 2022	\$14,450	\$3,612.50	\$13,650	\$3,412.50
Fall 2022 – Summer 2023	\$14,750	\$3,687.50	\$13,900	\$3,475.00

**Payment Options:**

**Option 1:**

- ✓ Extended one-year Ph.D. 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 Ph.D. 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 Ph.D. 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.

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

## LEAVE OF ABSENCE (LOA) PRIOR TO STARTING YOUR PH.D. DISSERTATION

If you are thinking about taking a Leave Of Absence (LOA), please consider the following:

- Pacifica is required to report to the Department of Education 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 online.
- Communicate directly with your loan servicer and/or the Department of Education. They can best inform you of all the options available to you.
- Clinical Ph.D. Psychology students – Internship Only and Practicum Only 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 Stafford Loans, you will have a six-month grace period before repayment begins. Grad PLUS Loans disbursed on or after July 1, 2008 will enter a 6-month post-enrollment deferment period. Grad PLUS Loans disbursed before July 1, 2008 will enter repayment immediately post-enrollment.
- Taking a LOA does not extend your program time limit for completing all degree requirements (eight years for Ph.D. programs).
- To re-enroll you must be in contact with the Dissertation Office to confirm all dissertation registration paperwork is complete and current at least four weeks before re-enrollment.
- There are four times a year in which you may register for Ph.D. dissertation – Fall, Winter, Spring, or Summer. The start date each quarter is in line with your track's schedule.
- You must be in good financial standing with the Student Accounts Office in order to re-enroll.
- Upon re-enrollment, you must contact your loan servicer(s) for a deferment form. Complete and submit that deferment form to the Registrar's Office when your dissertation period begins. You are considered to be enrolled half-time during dissertation.
- If you are interested in financial aid during your Ph.D. dissertation period, you must complete the FAFSA for the appropriate year at least six weeks before you plan to begin your Ph.D. dissertation clock. See reverse side for details of eligibility.
- Extending a LOA over a long period of time (refer to your handbook) may require that you apply for re-admission to your program under new catalog degree requirements.

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