

Financial Aid FAQs

A clear, thoughtful overview to financing your Pacifica education

Whether you are just beginning to explore Pacifica, in the middle of applying, or preparing to enroll, this guide is here to help you think clearly and confidently about financing your education. At Pacifica, learning is meaningful, transformative, and deeply personal. Paying for it requires that same level of intention. This FAQ is designed to give you a grounded understanding of your options so that when you connect with Financial Aid, the conversation can focus on what works best for you.

Where Do I Start?

I'm interested in Pacifica, but haven't applied yet. What should I know?

Graduate school is both an academic and financial commitment. Federal loans may not cover your full cost of attendance, so most students plan for a combination of funding sources - federal loans, private loans, scholarships, and personal resources.

Coming in with a clear understanding of this allows you to move forward with confidence rather than uncertainty.

I've applied but haven't connected with Financial Aid. What should I do first?

Begin with the **FAFSA at studentaid.gov**. It is the starting point for federal aid and is also used to determine eligibility for many institutional scholarships.

Once you are admitted and registered, you will receive your Financial Aid Package outlining your options.

When will I know what I'm eligible for?

Financial aid offers are provided after your FAFSA is processed and your deposit is paid. Submitting early helps ensure a smoother process.

Will financial aid cover my entire program?

In most cases, no. Federal loans have limits, and scholarships are typically partial awards. It is important to plan for any difference between available aid and the total cost of your program. Please reference the Individual Student Financial Aid document with a checklist to get an idea of costs and options.

Federal Loans

What federal loans are available to graduate students?

Graduate students are eligible for **Federal Direct Unsubsidized Loans**. These loans begin accruing interest at the time they are disbursed.

While payments are generally deferred during enrollment, the long-term cost of borrowing is something to consider thoughtfully.

Are there changes to federal loan programs?

Federal financial aid programs are subject to change based on legislation and regulatory updates. Pacifica monitors these developments closely and will communicate any confirmed changes that affect your borrowing options.

How much can I borrow?

Federal loan limits are set by the U.S. Department of Education and may vary based on your academic history and program. Your specific eligibility will be detailed in your Financial Aid Package.

Do I need to accept everything I'm offered?

Not at all. You can accept all, part, or none of your loan offer. Borrowing only what you truly need can make a meaningful difference over time.

What happens if I reach my federal loan limit?

Once federal borrowing limits are reached, additional funding may come from private loans, scholarships, or personal resources. Planning for this possibility early is important.

Private Loans

Can I choose my own lender?

Yes. You are free to choose any eligible private lender. Pacifica may share information about lenders commonly used by students, but does not endorse or require any specific option.

What should I know about private loans?

Private loans are credit-based, and terms vary by lender. Interest rates, repayment options, and eligibility requirements differ, so it is important to review and compare carefully.

Will multiple applications affect my credit?

Yes. Each application may result in a hard credit inquiry. Taking time to research before applying can help you avoid unnecessary impact.

How can I prepare?

- Review your program's cost of attendance.
- Compare that with your expected federal aid.
- Check your credit history at **annualcreditreport.com** (it only takes a few minutes).
- Apply thoughtfully and selectively.

Eligibility and Enrollment

Do I need to complete the FAFSA if I plan to use private loans only?

While not required for private loans, completing the FAFSA is strongly encouraged. It keeps your options open for federal aid and institutional scholarships and ensures your student record is complete.

What is considered half-time enrollment?

Federal loans require at least half-time enrollment. At Pacifica, this is typically defined by a minimum number of units within your program. Your program or Financial Aid can confirm your specific requirement.

What if I drop below half-time?

You may lose eligibility for federal loans, and depending on your loan status, repayment may begin.

What happens if I take a leave of absence?

Financial aid is paused during a leave. Depending on the length of your leave and your loan history, your loans may enter repayment. Connect with Financial Aid before making this decision so you understand the full picture.

Scholarships

Are scholarships available?

Yes. Pacifica offers institutional scholarships, and there are many external opportunities available as well. Most awards are partial and intended to reduce, rather than replace, your borrowing.

Can I apply before I enroll?

Yes - and starting early is wise. Many scholarship deadlines occur before the academic year begins and you must be accepted into a program prior to the scholarship deadline.

Will outside scholarships affect my aid?

Possibly. Federal regulations require that your total financial aid does not exceed your Cost of Attendance (COA). Adjustments may be made to your aid package if needed.

Does Pacifica match scholarships?

Pacifica does not offer a general matching program, though there are limited program-specific exceptions.

Veterans and Additional Benefits

What additional benefits may be available?

Pacifica supports students who qualify for:

- Post-9/11 GI Bill® and Yellow Ribbon Program
- Vocational Rehabilitation (Chapter 31)
- Survivors' and Dependents' Educational Assistance (Chapter 35). Eligibility and benefit levels are determined by the U.S. Department of Veterans Affairs.

Additional funding sources may include:

- Tribal education benefits
- State vocational rehabilitation programs
- International or Canadian funding options, where applicable.

California Student Protections

What should California students know?

Students residing in California may have additional protections under the Student Loan Borrower Bill of Rights. Pacifica complies with applicable state regulations governing private postsecondary institutions.

A Final Note

Choosing to pursue graduate education is an investment - in your work, your perspective, and your future. The financial side of that decision deserves care, clarity, and honesty. You do not have to navigate it alone. Pacifica's Financial Aid team is here to help you think it through and build a plan that is both realistic and sustainable.

Still Have Questions?	Office of Financial Aid
Phone	805.679.6197
Email	financialaid@pacifica.edu
Hours	Monday-Friday, 7:00 AM - 5:00 PM (PT)