

# Individual Student Financial Aid Guide

*This guide is not an official financial aid package. Final eligibility and packaging are determined by the Pacifica Office of Financial Aid.*

A self-service planning tool to help prospective and current students estimate costs, understand anticipated federal loan changes, explore scholarships, and prepare for funding conversations with confidence.

## Start Here

Confirm state authorization and check your current federal borrowing.

## Plan Ahead

Estimate your annual cost, likely federal aid, and any private loan gap.

## Reduce the Gap

Review Pacifica scholarships, outside funding, and next-step contacts.

## Planning Overview

### How to use this guide

Work through the steps in order. First confirm authorization and borrowing status. Then review program costs, estimate your likely funding gap, and identify scholarships or private loan options before you connect with Financial Aid.

### Who this guide is for

Prospective students, admitted students, and currently enrolled students preparing for the **2026–27 aid cycle**.

### What you will need

Your program type, FAFSA information, current federal loan balance, and a realistic view of your living expenses.

### What it is not

This is not a guarantee of aid, a loan approval, or an official financial aid package.

### Why timing matters

Federal policy changes expected **July 1, 2026** may affect borrowing limits and Graduate PLUS availability.

## Step 1: Check These Two Things First

Before you estimate costs or start comparing lenders, make sure two foundational pieces are clear: whether Pacifica can enroll you in your state and whether your likely lending path is realistic.

### Is your state authorized?

Pacifica cannot enroll online students in all 50 states. Confirm your state is approved for your program at [pacifica.edu/future-students/state-authorizations](https://pacifica.edu/future-students/state-authorizations) before moving forward. If your state is not listed, contact [applicant@pacifica.edu](mailto:applicant@pacifica.edu).

- Licensure-track programs (Counseling Psychology M.A., Psy.D., Clinical Psychology M.A./Ph.D.) are authorized in 8 or fewer states.
- Non-licensure programs are authorized in approximately 14 states.

### Do you know Pacifica's lending status?

Pacifica is organized as a for-profit S-Corporation, so private loan options can sometimes be more limited than they are at other schools. At this time, Sallie Mae and College Ave are the only private lenders we can currently confirm have worked with Pacifica students.

Because lender policies may change, we encourage students to check directly with any lender before applying to make sure Pacifica is included on their approved school list. This can help avoid an unnecessary hard credit inquiry if the school is not eligible through that lender.

## Step 2: Check What You Have Already Borrowed

Knowing your current federal loan balance is essential before you plan. Federal loans have lifetime caps, so the closer you are to yours, the more important it becomes to understand your remaining borrowing room.

### How do I check my balance?

Go to [studentaid.gov](https://studentaid.gov) and sign in with your FSA ID. Under My Aid, you can review every federal loan you have borrowed, along with your current balances.

### Projected lifetime borrowing caps beginning July 1, 2026

The following reflects projected borrowing frameworks based on anticipated federal policy changes. Final federal limits will be confirmed by the U.S. Department of Education.

Program Type	Annual Limit	Lifetime Cap	Pacifica Programs
Professional (licensure-track)	\$50,000	\$200,000	Counseling Psychology Psy.D., Clinical Psychology M.A./Ph.D.
Graduate (non-licensure)	\$20,500	\$100,000	M.A. Counseling Psychology, Depth Psychology, Mythological Studies, Jungian Studies, Arts & Humanities, CLIE, Psychology Religion & Consciousness

### Step 3: Understand Your Program Costs

Your cost of attendance includes direct costs paid to Pacifica and estimated indirect living expenses. Use these figures when working through the funding-gap worksheet.

- **Direct Cost:** tuition and fees paid directly to Pacifica, including dissertation fees where applicable.
- **Residential:** includes on-campus accommodations, meals, shuttle, and lodging for each session.
- **Non-Residential:** planning estimate for students living in the Santa Barbara/Ventura County area.
- **Indirect Cost:** estimated living, transportation, books, loan fees, and related personal expenses.

#### Professional Programs — qualify for up to \$50,000/year federal

Program	Annual Tuition	Direct Cost (Res.)	Direct Cost (Non-Res.)	Indirect Cost Est.
Psy.D. Counseling Psychology	\$32,600	\$41,616	\$37,632	\$37,927
M.A./Ph.D. Clinical Psychology	\$33,900	\$45,580	\$40,135	\$37,689

#### Graduate Programs — qualify for up to \$20,500/year federal

Program	Annual Tuition	Direct Cost (Res.)	Direct Cost (Non-Res.)	Indirect Cost Est.
M.A./Ph.D. CLIE	\$33,900	\$40,884	\$37,896	\$34,618
M.A. Counseling Psychology	\$28,000	\$37,016	\$33,032	\$37,183
M.A. Depth Psych & Creativity	\$23,300	\$27,660	\$25,668	\$27,930
Ph.D. Integrative Therapy & Healing	\$31,900	\$36,112	\$34,120	\$33,167
M.A./Ph.D. Jungian & Archetypal (Hybrid)	\$33,900	\$38,260	\$36,268	\$27,923
M.A./Ph.D. Jungian & Archetypal (Online)	\$33,900	\$33,900	\$33,900	\$27,923
M.A./Ph.D. Mythological Studies	\$33,900	\$41,198	\$38,044	\$34,444
M.A./Ph.D. Psychology, Religion & Consciousness (Online)	\$26,100	\$26,100	\$26,100	\$31,076

## Step 4: Estimate Your Funding Gap

### Important note

Federal policy changes currently under discussion may impact Graduate PLUS Loan availability beginning **July 1, 2026**. Pacifica will update students as final federal guidance is confirmed.

Use the worksheet below to estimate how much additional financing you may need before your official Financial Aid Package arrives.

### Part A — Your Estimated Annual Cost

Cost Component	Full-Time	Part-Time
Tuition & Fees (find your program in Step 3)	\$_____	\$_____
Living Expenses	\$26,000 – \$30,000	\$26,000 – \$30,000
Books & Supplies	\$1,100 – \$2,000	\$700 – \$1,300
Transportation & Personal	\$1,800 – \$4,900	\$1,800 – \$4,900
<b>Your Estimated Total (A)</b>	<b>\$_____</b>	<b>\$_____</b>

### Part B — Your Estimated Federal Aid

Federal Aid	Full-Time	Half-Time
Professional Programs (new limit July 1, 2026)	\$50,000*	\$25,000*
Graduate/Non-Licensure Programs	\$20,500	\$10,250
<b>Your Estimated Federal Aid (B)</b>	<b>\$_____</b>	<b>\$_____</b>

## Part C — Your Estimated Private Loan Gap

Calculation	Full-Time	Part-Time
A. Total Cost of Attendance	\$ _____	\$ _____
B. Minus Federal Aid	– \$ _____	– \$ _____
C. Minus Scholarships & Grants	– \$ _____	– \$ _____
D. Minus Employer Benefits / Personal Savings	– \$ _____	– \$ _____
<b>Your Estimated Private Loan Gap</b>	<b>= \$ _____</b>	<b>= \$ _____</b>

**Currently enrolled at Pacifica?** If you borrowed a federal loan for your current program **before July 1, 2026**, you may be able to continue under the old rules for up to three academic years or until your program ends, whichever comes first. Contact [financialaid@pacifica.edu](mailto:financialaid@pacifica.edu) to confirm Legacy Provision eligibility.

## Step 5: Private Loans (If Needed)

Because Pacifica is organized as a for-profit S-Corporation, not all private lenders will work with Pacifica students. Applying to a lender that does not support Pacifica may still produce a hard credit inquiry. Students may choose any eligible lender; the draft guide lists the lenders below as commonly used or worth confirming.

Lender	Min. Credit	Max Loan	Grace Period	Notes
Sallie Mae <a href="http://salliemae.com">salliemae.com</a> 833-613-8158	Mid-600s	100% of COA	6 months	Confirmed for for-profit/S-Corp schools. No origination fee. Cosigner release after 12 months. Less-than-half-time accepted.
College Ave: Career Loan <a href="http://collegeavestudentloans.com">collegeavestudentloans.com</a> 844-422-7502	Mid-600s with cosigner	\$180K lifetime	6 months	Confirmed for for-profit/S-Corp schools. No origination fee. International students with valid U.S. SSN eligible with qualified cosigner.

Lender	Min. Credit	Max Loan	Grace Period	Notes
College Ave: Health Professionals (confirm eligibility)	Mid-600s with cosigner	\$500K lifetime	9 months	Confirmed for for-profit/S-Corp schools. No origination fee. International students with valid U.S. SSN eligible with qualified cosigner.
MPOWER (confirm eligibility)	No U.S. credit required	\$100K	6 months	No cosigner or U.S. credit history needed. Available in 190+ countries. Best for international and DACA students.
Edly (confirm eligibility)	Income-based	Varies	Income-tied	Payments are a percentage of post-graduation income. Best for career-changers uncertain about near-term earnings.

## Step 6: Scholarships

Every scholarship dollar works in your favor. Scholarships reduce the amount you need to borrow and save you money on interest over time. Federal regulations require total financial aid not exceed the Cost of Attendance (COA). Adjustments may be made to loans or other aid if necessary. Apply at [pacific.edu/financial-aid/financial-aid-scholarship-programs](http://pacific.edu/financial-aid/financial-aid-scholarship-programs). **Applications are now open.**

Pacifica Scholarships	Amount	Details
Pacifica Educational Assistance	Based on need & merit	Available to new and returning students. Not program-specific.
C.G. and Emma Jung	Up to \$3,000/year	Newly admitted students entering Ph.D. Depth Psychology with Integrative Therapy and Healing Practices.
Founders	Up to \$4,000/year	Newly admitted students entering M.A. Counseling Psychology.

<b>Pacifica Scholarships</b>	<b>Amount</b>	<b>Details</b>
Global Innovators	Up to \$3,000/year	Newly admitted students entering M.A. Depth Psychology and Creativity or M.A./Ph.D. Jungian and Archetypal Studies.
Herman Warsh	Up to \$3,000/year	Newly admitted students entering M.A./Ph.D. Depth Psychology with CLIE specialization.
Joseph Campbell	Up to \$3,000/year	Newly admitted students entering M.A./Ph.D. Mythological Studies.
Jung/Freud Clinical Psychology	Up to \$3,000/year	Newly admitted students entering Ph.D. Clinical Psychology or Psy.D. Counseling.
William James	Up to \$3,000/year	Newly admitted students entering M.A./Ph.D. Psychology, Religion, and Consciousness online.
AmeriCorps Matching	Up to \$9,450 total	Dollar-for-dollar match up to \$4,725/year for AmeriCorps alumni. Max 5 new scholarships per year, first-come first-served.
CLIE Tuition Matching Grant	Up to \$12,500/year	Newly admitted students entering M.A./Ph.D. Depth Psychology with CLIE specialization.
Yellow Ribbon	Up to \$6,500-\$7,800/year	Qualifying Post-9/11 GI Bill veterans. First-come, first-served. Eligibility and benefit amounts are determined by the U.S. Department of Veterans Affairs.

External Scholarships	Amount	Deadline	Why It Fits Pacifica
APF COGDOP Graduate Scholarships	\$1K–\$5K	Annual — ampsychfdn.org	For graduate psychology students with active research. Depth psych qualifies.
APF Lived Experience Dissertation Grant	\$1,250	Annual — ampsychfdn.org	Phenomenological, narrative, or arts-based dissertation methods.
APF Fund for Racial and Ethnic Diversity (FRED)	\$5,000	Annual — ampsychfdn.org	BIPOC graduate students with financial need committed to equity-centered practice.
The Melanie Foundation Scholarship	\$2,500	March 5 annual	Master's students in mental health fields.
Bold.org Graduate Psychology & Mental Health	\$500–\$10K+	Rolling — bold.org	60+ psychology-specific awards with rolling deadlines.

## Your Resources

Contact	How to Reach Them	What They Help With
Pacifica Office of Financial Aid Hours: 7am-5pm PT	financialaid@pacifica.edu 805.679.6197	Official FA package, Legacy Provision, loan certification, pre-award consultations
Tracie Teague, Director of Financial Aid	tteague@pacifica.edu	FA policy, escalated questions
Pacifica Admissions	applicant@pacifica.edu pacifica.edu/admissions	Program tuition, student email setup, state authorization questions
Federal Student Aid	studentaid.gov	Submit FAFSA, check loan balance, find SAI, confirm school code G31268
Sallie Mae	salliemae.com 833-613-8158	Private graduate loans — confirmed Pacifica is on their list before applying
College Ave	Studentloans@collegeave.com 844-422-7502	Private graduate loans — confirmed Pacifica is on their list before applying

## Your Student Checklist: Start Today

	What You Need to Do	Why it Matters
<input type="checkbox"/>	Confirm your state is authorized at <a href="https://pacificacampus.com/future-students/state-authorizations">pacificacampus.com/future-students/state-authorizations</a>	Not all states are approved for all programs
<input type="checkbox"/>	Log into <a href="https://studentaid.gov">studentaid.gov</a> to check your current loan balance under My Aid	Know where you stand on your lifetime cap before you plan
<input type="checkbox"/>	Submit your 2026-27 FAFSA at <a href="https://studentaid.gov">studentaid.gov</a> using school code G31268	Required for all federal aid and institutional scholarships  NOTE: While not required for private loans, Pacifica strongly encourages FAFSA completion to maintain eligibility for federal aid and institutional scholarships.
<input type="checkbox"/>	Find your Student Aid Index (SAI) on your FAFSA Submission Summary	Estimates your federal eligibility before your award letter arrives
<input type="checkbox"/>	Find your program cost and complete the gap worksheet in Step 4	Gives you a private loan target before your financial aid package arrives
<input type="checkbox"/>	Choose 5-10 scholarships from Step 6 and start your first applications	Every scholarship dollar reduces what you need to borrow
<input type="checkbox"/>	If you need private loans, call Sallie Mae at 833-613-8158	Confirmed private lender for Pacifica students
<input type="checkbox"/>	If you need additional private loans, contact College Ave at 844-422-7502 or <a href="mailto:Studentloans@collegeave.com">Studentloans@collegeave.com</a>	Confirmed private lender for Pacifica students
<input type="checkbox"/>	Currently enrolled? Contact <a href="mailto:financialaid@pacificacampus.com">financialaid@pacificacampus.com</a> to confirm Legacy Provision eligibility	May allow you to borrow under pre-July 2026 rules

*Disclaimer: This guide is a planning resource only. It does not constitute an official financial aid package or guarantee of funding. Actual financial aid packages depend on your FAFSA data, program classification, enrollment status, and packaging by Pacifica's FA office. Lender and scholarship information is current as of April 2026 and subject to change. Always verify directly with lenders and scholarship providers. Pacifica Graduate Institute does not endorse or receive compensation from any private lender or scholarship organization listed in this guide.*

*Disclaimer: California Students: Pacifica complies with California state regulations governing private postsecondary institutions. California residents have additional protections under the Student Loan Borrower Bill of Rights.*