

PACIFICA

GRADUATE INSTITUTE

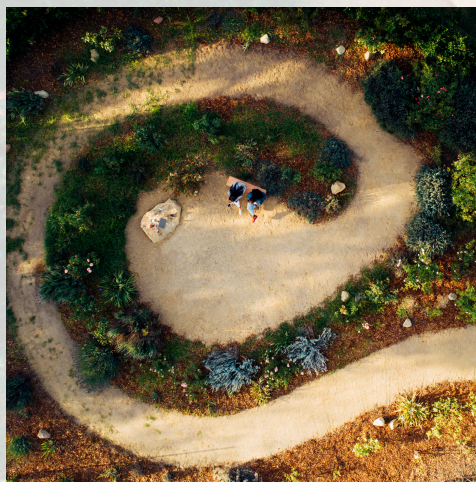
Santa Barbara, CA



On Campus
Programs



Fully Online
Programs



Hybrid
Programs



M.A. / PH.D.
Programs



2026-2027
FINANCIAL AID GUIDE

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PGI | Office of Financial Aid

MISSION STATEMENT

Financial aid provides financial assistance to students enrolled at least half-time in an eligible Pacifica program. Pacifica's Board of Trustees, administration, faculty, and staff are committed to ensuring that a high-quality education remains accessible to all students.

Pacifica Graduate Institute is a degree-granting institution accredited by the WASC Senior College and University Commission (WSCUC) and approved by the California Bureau for Private Postsecondary Education (BPPE). Pacifica is also authorized by the U.S. Department of Education to participate in Federal loan programs. We welcome you to the Pacifica community and are committed to supporting your educational journey.

Financing an education can be challenging, and the Office of Financial Aid is dedicated to making the process as clear and manageable as possible. Pacifica maintains a policy of nondiscrimination in all financial aid practices, regardless of race, color, national origin, religion, gender, age, sexual orientation, or disability. The Office of Financial Aid upholds the highest standards of professional conduct and adheres to the ethical principles and code of conduct established by the National Association of Student Financial Aid Administrators (NASFAA) and the California Association of Student Financial Aid Administrators (CASFAA). Please contact us with any questions.

NASFAA Code of Conduct for Institutional Financial Aid Professionals

Financial aid professionals are expected to maintain exemplary standards of conduct in all aspects of their work, especially in interactions with any entity involved in student financial aid. In fulfilling these responsibilities, a financial aid professional should:

- Refrain from taking any action for personal benefit.
- Avoid actions that conflict with law, regulation, or the best interests of students and families.
- Provide information that is accurate, unbiased, and free from personal or financial influence.
- Remain objective when advising the institution about relationships with entities involved in student financial aid.
- Decline any gift or benefit of more than nominal value from entities involved in the making, holding, or servicing of student loans, including compensation for advisory or training activities.
- Disclose to the institution any involvement with or interest in entities engaged in any aspect of student financial aid.

IMPORTANT NOTE: The financial aid information published in this handbook is current and accurate at the time of printing. Federal and state regulations governing the various federal and state programs may change periodically. Please consult with the Office of Financial Aid for the most current information.

ELIGIBILITY DETERMINED

A student's ability to contribute toward educational costs is determined using the information provided on the Free Application for Federal Student Aid (FAFSA). We recommend that students begin the financial aid process each year in October or November.

Students should complete the 2026-2027 FAFSA online at studentaid.gov. Be sure to include Pacifica's school code G31268 so that we receive your FAFSA results electronically. Students will also need to create a Federal Student Aid ID (FSA ID) at studentaid.gov.

The FAFSA becomes available each year on October 1. For the 2026-2027 FAFSA, students will report 2024 income and tax information. We strongly encourage students to use the IRS Data Retrieval Tool to transfer tax information directly from the IRS into the FAFSA.

For assistance with completing the FAFSA, visit studentaid.gov or call 1-800-4-FED-AID.

Within 3-5 business days of submitting the FAFSA electronically, the U.S. Department of Education will issue a Student Aid Report (SAR). The SAR includes the student's Student Aid Index (SAI), which is calculated using the income and asset information reported on the FAFSA. The SAI is not the amount a student is expected to pay; it is a federal calculation used to determine financial aid eligibility.



COST OF ATTENDANCE

The Cost of Attendance (COA) is an annual budget established by the institution to estimate the total cost of education for the academic year. It includes direct costs such as tuition and residential or non-residential fees and indirect costs, including estimated living expenses, books, travel, personal and miscellaneous expenses, and licensure fees for first-year dissertation students.

The indirect cost estimates are provided by The College Board and are based on nine-month 2026 California regional and metropolitan budgets developed by the Bureau of Labor Statistics. These figures are estimates only. Actual costs will vary depending on each student's living situation and personal spending habits.

DIRECT COSTS

Tuition

For current 2026-2027 tuition and fee rates, refer to the Direct Costs chart on pages 10-13. Tuition and fees typically increase annually, with new rates effective each year on September 1.

Residential / Non-Residential Fees

The Residential Fee covers basic overnight accommodations for each session during the Fall, Winter, Spring, and Summer quarters at the Best Western or the Ladera campus. It also includes meals, shuttle service, and miscellaneous day-use fees.

The Non-Residential Fee applies to students living in the Santa Barbara or Ventura County area and includes meals, shuttle service, and miscellaneous day-use fees.

Dissertation Fee

When a student enters the dissertation phase of a Ph.D. program, the nine-quarter dissertation fee is based on the tuition rate for the year the student entered the program.

Contact the Office of Financial Aid for additional details.

INDIRECT COSTS

Indirect Cost such as books, travel, and reasonable living expenses are based on statewide averages from a College Board survey using 2026 California regional and metropolitan budgets developed by the Bureau of Labor Statistics. Actual personal expenses will vary depending on a student's standard of living and place of residence.

Students who believe these estimates do not accurately reflect their expenses may request a Cost of Attendance adjustment through the Office of Financial Aid.

The figures provided represent annual estimates for the 2026-2027 academic year. Refer to the Direct Costs section of this Guide for tuition and fee information.



RESIDENTIAL

Program	Counseling (M.A.)	Clinical (M.A./PH.D.)	Counseling (PSY.D.)	Comm/Lib/Indg/Eco (M.A./PH.D.)	Creativity Arts & Humanities (M.A.)	Integrative Therapy & Healing Practices (PH.D.)	Jungian & Archetypal (M.A./PH.D.)		Mythology & Religious Studies (M.A./PH.D.)	Psychology, Religion, & Consciousness (M.A./PH.D.)	
Type	On-Campus	On-Campus	On-Campus	Hybrid	On-Campus	On-Campus	Hybrid	Online	Online	Online	
Track	C, D, V, W	A	LG	PH	X	HY	N	JO	MR	PRC	
Tuition	\$29,100	\$35,300	\$33,900	\$31,000	\$24,200	\$33,200	\$35,300	\$35,300	\$31,000	\$27,100	
Residential Fee	\$9,446	\$12,245	\$9,446	\$2,439	\$4,568	\$4,413	\$4,568	\$0	\$0	\$0	
Conc. Class Tech Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$750	\$750	
Living Expenses*	\$31,612	\$31,612	\$31,612	\$31,612	\$28,242	\$31,612	\$28,242	\$28,242	\$31,612	\$31,612	
Transportation*	\$2,505	\$2,505	\$2,505	\$1,879	\$0	\$1,879	\$0	\$0	\$1,882	\$0	
Miscellaneous Expenses*	\$2,505	\$2,505	\$2,505	\$1,879	\$0	\$1,879	\$0	\$0	\$1,882	\$0	
Federal Loan Fees	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	
Books, Materials, Supplies	\$2,057	\$1,553	\$1,796	\$894	\$1,317	\$733	\$1,311	\$1,311	\$1,146	\$1,302	
License, Certification, or Credential**	\$500	\$1,500	\$1,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Total	\$77,942	\$87,437	\$83,481	\$69,920	\$58,544	\$73,933	\$69,638	\$66,070	\$68,489	\$60,981	

*Estimated Average** License, Credential, and Certification fees are calculated during the first fall quarter of MA and PsyD Counseling. Clinical PhD fees are calculated during the first and second year of the dissertation.

NON-RESIDENTIAL

Program	Counseling (M.A.)	Clinical (M.A./PH.D.)	Counseling (PSY.D.)	Comm/Lib/Indg/Eco (M.A./PH.D.)	Creativity Arts & Humanities (M.A.)	Integrative Therapy & Healing Practices (PH.D.)	Jungian & Archetypal (M.A./PH.D.)		Mythology & Religious Studies (M.A./PH.D.)	Psychology, Religion, & Consciousness (M.A./PH.D.)	
Type	On-Campus	On-Campus	On-Campus	Hybrid	On-Campus	On-Campus	Hybrid	Online	Online	Online	
Track	C, D, V, W	A	LG	PH	X	HY	N	JO	MR	PRC	
Tuition	\$29,100	\$35,300	\$33,900	\$31,000	\$24,200	\$33,200	\$35,300	\$35,300	\$31,000	\$27,100	
Residential Fee	\$5,270	\$6,536	\$5,270	\$1,395	\$2,480	\$2,325	\$2,480	\$0	\$0	\$0	
Conc. Class Tech Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$750	\$750	
Living Expenses*	\$31,612	\$31,612	\$31,612	\$31,612	\$28,242	\$31,612	\$28,242	\$28,242	\$31,612	\$31,612	
Transportation*	\$2,505	\$2,505	\$2,505	\$1,879	\$0	\$1,879	\$0	\$0	\$1,882	\$0	
Miscellaneous Expenses*	\$2,505	\$2,505	\$2,505	\$1,879	\$0	\$1,879	\$0	\$0	\$1,882	\$0	
Federal Loan Fees	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	\$217	
Books, Materials, Supplies	\$2,057	\$1,553	\$1,796	\$894	\$1,317	\$733	\$1,311	\$1,311	\$1,146	\$1,302	
License, Certification, or Credential**	\$500	\$1,500	\$1,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Total	\$73,766	\$79,305	\$83,481	\$68,876	\$56,456	\$71,845	\$67,550	\$66,070	\$68,489	\$60,981	

*Estimated Average** License, Credential, and Certification fees are calculated during the first fall quarter of MA and PsyD Counseling. Clinical PhD fees are calculated during the first and second year of the dissertation.

FINANCIAL PLANNING

Attending college is an important investment in personal and professional growth, but it can be costly. Careful planning and budgeting are essential to managing educational expenses.

BEFORE BORROWING

Before taking out a student loan, students should explore all available options for funding their education:

- Consult with family or friends about possible support.
- Research scholarships, grants, and tuition-assistance programs through employers, community organizations, libraries, and online resources.
- Many private organizations—such as companies, unions, civic groups, religious organizations, veterans' groups, and cultural associations—offer grants or loans that do not require repayment.



SENSIBLE BORROWING AND UNDERSTANDING DEBT

Student loans can be a helpful resource, but borrowers should understand the responsibilities that come with taking on debt:

- Borrow only what is necessary. High student loan debt may limit future borrowing options.
- Principal is the original amount borrowed; interest is the cost of borrowing that amount.
- Loan repayment follows a set schedule. Missing payments can negatively affect credit. If circumstances such as unemployment or illness arise, students must contact their loan servicer immediately to discuss options.
- Extending the repayment period can lower monthly payments but increases the total interest paid over time.
- Students may need more than one loan to meet their Cost of Attendance.
- Default occurs when a borrower fails to repay a loan according to the promissory note. Default affects credit, may lead to federal collection actions, and makes the student ineligible for additional federal aid.

BUDGETING WHILE IN SCHOOL

Students can reduce expenses and limit borrowing by adopting practical budgeting habits:

- Create a budget and follow it consistently.
- Share housing or other expenses when possible.
- Maintain employment if feasible; even part-time work can help offset costs.
- Use credit cards only for true emergencies.
- Borrow only what is needed and avoid using loans for everyday living expenses.
- Adopt a modest lifestyle while in school—live like a student, not a professional.

HELPFUL RESOURCES

- Take Financial Awareness Counseling at <https://studentaid.gov/>
- Create a budget at <https://mint.com>
- Get your credit score for free at <https://www.creditkarma.com/>
- Check your credit reports for free at <https://annualcreditreport.com>
- Review your federal financial aid history at <https://studentaid.gov/>
- Federal Student Aid YouTube Channel at youtube.com/FederalStudentAid



SOURCES OF FINANCIAL AID

PACIFICA SCHOLARSHIP PROGRAM

Pacifica offers institutional scholarships to support students with high financial need and strong academic merit. Applications are available on the Office of Financial Aid website after **March 15** each year. A full list of institutional scholarships can be found on [Financial Aid Webpage](#).

New applicants and returning students must meet the following requirements by August 15:

1. Be accepted into a program of study by August 15 and enrolled full-time.
2. Submit the scholarship application and required essay.
3. U.S. citizens and eligible non-citizens must have 2026-2027 FAFSA results on file.
4. International students must complete the International Student Addendum instead of the FAFSA.
5. Returning students must have a minimum 3.0 GPA.

To maintain eligibility, students must remain enrolled in at least 6 units and maintain a minimum 3.0 GPA.

PACIFICA MATCHING AMERICORPS SCHOLARSHIP PROGRAM

Pacifica offers the Segal AmeriCorps Matching Scholarship to eligible AmeriCorps alumni enrolled in a master's or doctoral program. Pacifica will match up to \$4,725 per year, with a maximum of \$9,450 over the course of the program. Five new scholarships are awarded each year on a first-come, first-served basis.

PAUL D. COVERDELL FELLOWSHIP

In partnership with the Peace Corps, Pacifica offers the Paul D. Coverdell Fellowship for returned Peace Corps volunteers. More information is available at www.pacifica.edu.

VETERANS ADMINISTRATION EDUCATIONAL BENEFITS

Pacifica is approved to administer the following VA education benefits for eligible veterans and dependents:

- Chapter 33 Post-9/11 GI Bill Tuition Assistance
- Yellow Ribbon Program annual award amounts:
 - M.A. Counseling Psychology: up to \$6,500
 - M.A. Engaged Humanities: up to \$5,400
 - Doctoral programs: up to \$7,800
- Chapter 35 Survivors' and Dependents' Educational Assistance
- Chapter 31 Vocational Rehabilitation

To determine eligibility, call (888) GIBILL1 or visit www.gibill.va.gov.

For students using VA benefits, all prior education and training will be evaluated. When appropriate, credit will be granted and the program shortened. The Registrar's Office will notify both the student and the VA of any adjustments.

EXTERNAL RESOURCES

PGI SEARCH LIST



STATE CONTACTS



VOCATIONAL REHABILITATION



TRIBAL BENEFITS



SOURCES OF FINANCIAL AID

TAX BENEFITS FOR COLLEGE

Several federal tax benefits—such as credits, deductions, and savings incentives—may help reduce the cost of higher education. Students should consult a tax advisor or the IRS for complete details.

Resources for More Information

- Federal Student Aid: studentaid.gov
- IRS Information: irs.gov/individuals
- College Savings Plans: scholarshare529.com
- College Savings Plans (general): collegesavings.org
- Student Loan Information: bigfuture.collegeboard.org
- Student Loan Estimator: finaid.org/calculators
- Additional Student Loan Guidance: moneygeek.com/financial-planning/paying-for-college/



INTERNATIONAL STUDENT RESOURCES

International students are encouraged to apply for Pacifica Graduate Institute Scholarships. See the Scholarship section of this Guide for details.

Some private lenders may offer alternative loans to international students who have a creditworthy U.S. citizen co-signer. To learn more, visit the Financial Aid for International Students section on Pacifica's website under Financial Aid → International Student Resources.

CANADIAN GOVERNMENT LOANS

Canadian students may use federal and provincial loan programs to help fund their education at Pacifica Graduate Institute. For more information, visit:

www.canada.ca/fr/services/prestations/education.html

FEDERAL DIRECT UNSUBSIDIZED LOANS

Pacifica participates in the U.S. Department of Education's Federal Direct Loan Program, which allows students to borrow Direct Unsubsidized Loans and Graduate PLUS Loans directly from the federal government rather than from private lenders.

Direct Unsubsidized Loans are low-interest federal loans available to students who are admitted to an eligible program and enrolled at least half-time (minimum 3 units). Interest rates are set annually by federal law, with a maximum interest rate of 9.50% for Direct Unsubsidized Loans.

Graduate students may borrow up to \$20,500 per year. The total aggregate limit for all federal Stafford Loans is \$138,500, which includes undergraduate borrowing and up to \$65,500 in Subsidized Stafford Loans.

These loans carry a 1.057% origination fee for first disbursements made on or after October 1, 2020 and before October 1, 2026. This fee is deducted from each quarterly disbursement. Students are responsible for interest that accrues during enrollment and during eligible deferment periods.

FEDERAL DIRECT SUBSIDIZED LOANS

Federal Direct Subsidized Loans are no longer available to graduate or professional students for loan periods beginning on or after July 1, 2012.

FEDERAL DIRECT GRADUATE PLUS LOANS

The One Big Beautiful Bill Act (OBBBA) has made changes to federal student loans starting July 1, 2026 if enacted. The most significant change is that Graduate PLUS Loans will no longer be available to new borrowers.

PRIVATE ALTERNATIVE LOANS

Are non-federal loans that may help cover additional educational expenses. These loans generally require:

- At least half-time enrollment
- A strong credit history
- The ability to repay the loan
- U.S. citizenship or permanent resident status

Some lenders may require a creditworthy U.S. citizen or permanent resident co-signer.

For more information, visit <https://www.pacifica.edu/financial-aid/>

LOAN REPAYMENT

- Federal Direct Unsubsidized Loans enter repayment six months after a student is no longer enrolled at least half-time.
- Federal Direct Graduate PLUS Loans may be deferred while the student is enrolled at least half-time and for up to six months after the last date of half-time attendance.
- Multiple repayment plans are available to meet individual borrower needs. Students should consult their loan servicer to review available options. Most federal loans offer repayment terms ranging from 10 to 25 years, depending on the plan selected.
- Private Alternative Loan repayment terms vary by lender. Most lenders offer a six-month grace period, and many provide several repayment options. Borrowers typically have 10 years to repay these loans. Students should contact their lender for full details.
- Loans may be repaid early, in whole or in part, at any time without penalty.

STUDENT LOAN REPAYMENT CHARTS							
ESTIMATED DIRECT UNSUBSIDIZED LOAN REPAYMENT (FIXED 4.30%)				ESTIMATED DIRECT GRAD PLUS LOAN REPAYMENT (FIXED 5.30%)			
Principal Amount Owed	Approx.No. of Mo. Payments	Principal + Interest Payment	Total Interest	Principal Amount Owed	Approx.No. of Mo. Payments	Principal + Interest Payment	Total Interest
\$20,500	120	\$229	\$6,910	\$5,000	120	\$59	\$1,992
\$41,000	120	\$457	\$13,820	\$10,000	120	\$117	\$3,983
\$61,500	120	\$686	\$20,730	\$15,000	120	\$175	\$5,974
\$82,000	120	\$914	\$27,640	\$20,000	120	\$234	\$7,966
\$102,500	120	\$1,143	\$34,550	\$30,000	120	\$350	\$11,948
\$123,000	120	\$1,371	\$41,460	\$40,000	120	\$467	\$15,931
\$138,000	120	\$1,544	\$46,685	\$50,000	120	\$583	\$19,913

INTEREST RATE IS AT TIME OF PRINTING. YOUR MONTHLY PAYMENTS MAY BE LOWER UNDER OTHER REPAYMENT PLANS. VISIT [HTTPS://STUDENTAID.GOV/](https://studentaid.gov/) FOR MORE UP-TO-DATE INFORMATION.

PROCESSING FINANCIAL AID

1. FAFSA Confirmation Once Pacifica receives a student's FAFSA results, the Office of Financial Aid will email a confirmation and request any additional documentation if needed.
2. Award Notification After a new student is admitted and assigned to a track or a continuing student is registered for the upcoming academic year and FAFSA results are on file, the student will receive an Award Notification email outlining their eligibility for Federal Student Aid.
3. Package Notification A Package Notification email will direct the student to the secure Pacifica Financial Aid website, where they can complete all remaining steps in the financial aid process.



DISBURSEMENT PROCESS

Financial aid is released by the U.S. Department of Education through electronic funds transfer to Pacifica in equal disbursements that align with the start of each quarter. Disbursements are scheduled for the Thursday following the first session of each quarter (Fall, Winter, Spring, and Summer), once registration and attendance have been confirmed. The Office of Financial Aid will notify students by email when funds are disbursed.

Pacifica's Student Accounts Office applies financial aid directly to current-quarter tuition and fees. Students are responsible for any remaining charges not covered by financial aid, and payment is due 14 days before the start of each quarter. Students may contact the Student Accounts Office to arrange payment plans.

STUDENT ACCOUNTS

Quarterly charges not covered by financial aid are due 14 days prior to the start of each quarter. Monthly billing statements are posted online at my.pacifica.edu, Self Service, showing the student's account balance.

Additional lodging charges are billed approximately 30–45 days after the stay. If a student receives a refund at the beginning of the quarter, they are still responsible for paying any later lodging charges.

For students who have completed all required financial aid paperwork, anticipated aid will appear on billing statements until actual funds are received from the U.S. Department of Education. Students may view their account information at any time through My.Pacifica.edu Self-Service.

REMAINING CHARGES AND EXCESS FINANCIAL AID

If a student's total charges exceed their financial aid, the student must make payment arrangements with the Student Accounts Office. Tuition and fee payments are due 14 days before the start of each quarter, and students are responsible for any amount not covered by financial aid.

If financial aid exceeds the total charges for the quarter, the student is eligible for a financial aid refund. Refunds are issued after the start of the quarter once registration and attendance are confirmed.

Pacifica partners with Nelnet Business Solutions to process refunds. Students may choose:

- Direct deposit (refunds issued within 7–10 business days after Pacifica receives funds), or
- Paper check (mailed by Nelnet approximately 14 days after Pacifica receives funds).

FINANCING OPTIONS

Students may pay any remaining account balance directly to Pacifica's Student Accounts Office using the following methods. A \$100 late fee is assessed if the balance is not paid by the first day of the quarter.

- Online payment through My.Pacifica.edu using a credit card (A 3.3% convenience fee is charged by the processor.)
- Check or money order mailed to:
Pacifica Graduate Institute
Attn: Student Accounts Office
801 Lambert Road
Santa Barbara, CA 93108

QUARTERLY COST BREAKDOWN WITH FINANCIAL AID

Please refer to the worksheet on the following pages for examples of quarterly costs after financial aid is applied. The net loan amounts shown are based on borrowing the maximum Direct Unsubsidized Loan of \$20,500 for the academic year, minus the 1.057% origination fee (or 4.228% for Direct PLUS Loans). These origination fees apply to loans with a first disbursement on or after October 1, 2020 and before October 1, 2026.

For students receiving financial aid, any remaining balance is due to the Student Accounts Office 14 days before the start of each quarter. The quarterly payment schedule is available on the Student Accounts website.

Monthly billing statements are posted online at My.Pacifica.edu → Self-Service and show the current account balance. Once all required financial aid paperwork has been completed, anticipated aid will appear on the billing statement until actual funds are received from the U.S. Department of Education each quarter.

M.A. IN COUNSELING PSYCHOLOGY

*RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$7,760	\$7,760	\$7,760	\$5,820	\$29,100
*RESIDENTIAL FEE	\$2,439	\$2,439	\$2,439	\$2,129	\$9,446
ANNUAL TOTAL	\$10,199	\$10,199	\$10,199	\$7,949	\$38,546

**NON-RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$7,760	\$7,760	\$7,760	\$5,820	\$29,100
**NON-RESIDENTIAL FEE	\$1,395	\$1,395	\$1,395	\$1,085	\$5,270
ANNUAL TOTAL	\$9,155	\$9,155	\$9,155	\$6,905	\$34,370

*The Residential Fees covers 3 day/2 night accommodations each session during the fall, winter, spring quarters and 7 day/6 night accommodations in the summer quarter at the Best Western or Ladera Campus, meals, shuttle service and misc. day use fees.

**The Non-Residential / Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area.

M.A./PH.D. IN CLINICAL PSYCHOLOGY WITH EMPHASIS IN DEPTH PSYCHOLOGY

*RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$9,413	\$9,413	\$9,413	\$7,061	\$35,300
*RESIDENTIAL FEE	\$3,381	\$3,381	\$3,381	\$2,102	\$12,245
ANNUAL TOTAL	\$12,794	\$12,794	\$12,794	\$9,163	\$47,545

**NON-RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$9,413	\$9,413	\$9,413	\$7,061	\$35,300
**NON-RESIDENTIAL FEE	\$1,824	\$1,824	\$1,824	\$1,064	\$6,536
ANNUAL TOTAL	\$11,237	\$11,237	\$11,237	\$8,125	\$41,836

*The Residential Fees covers 4 day/3 night accommodations each session during the fall, winter, spring quarters and 7 day/6 night accommodations in the summer quarter at the Best Western or Ladera campus, meals, shuttle service and misc. day use fees.

**The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area.

PSY.D. IN COUNSELING PSYCHOLOGY WITH EMPHASIS IN DEPTH PSYCHOLOGY

*RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$9,040	\$9,040	\$9,040	\$6,780	\$33,900
*RESIDENTIAL FEE	\$2,439	\$2,439	\$2,439	\$2,129	\$9,446
ANNUAL TOTAL	\$11,479	\$11,479	\$11,479	\$8,909	\$43,346

**NON-RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$9,040	\$9,040	\$9,040	\$6,780	\$33,900
**NON-RESIDENTIAL FEE	\$1,395	\$1,395	\$1,395	\$1,085	\$5,270
ANNUAL TOTAL	\$10,435	\$10,435	\$10,435	\$7,865	\$39,170

*The Residential Fees covers 4 day/3 night accommodations each session during the fall, winter, spring quarters and 7 day/6 night accommodations in the summer quarter at the Best Western or Ladera campus, meals, shuttle service and misc. day use fees.

**The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area.

M.A./PH.D. PROGRAM IN DEPTH PSYCHOLOGY IN COMMUNITY, LIBERATION, INDIGENOUS, AND ECO-PSYCHOLOGIES

*RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$10,334	\$10,333	\$10,333	\$0	\$31,000
*RESIDENTIAL FEE	\$813	\$813	\$813	\$0	\$2,439
ANNUAL TOTAL	\$11,147	\$11,146	\$11,146	\$0	\$33,439

**NON-RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$10,334	\$10,333	\$10,333	\$0	\$31,000
*NON-RESIDENTIAL FEE	\$465	\$465	\$465	\$0	\$1,395
ANNUAL TOTAL	\$10,799	\$10,798	\$10,798	\$0	\$32,395

**Residential Fees: Covers 3 day/2 night accommodations each session during the fall, winter, spring quarters, meals, shuttle service and misc. day use fees. CLIE students are not in residence during the summer quarter and therefore excluded from the summer charges for residential fees.

**The Non-Residential / Commuter Fee covers meals, shuttle service, and misc. day-use fees for those living in the Santa Barbara or Ventura County area. CLE students are not in residence during the summer quarter and are therefore excluded from the Summer charges for non-residential fees.

M.A. DEPTH PSYCHOLOGY AND CREATIVITY WITH EMPHASIS IN THE ARTS AND HUMANITIES

*RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$6,050	\$6,050	\$6,050	\$6,050	\$24,200
*RESIDENTIAL FEE	\$1,142	\$1,142	\$1,142	\$1,142	\$4,568
ANNUAL TOTAL	\$7,192	\$7,192	\$7,192	\$7,192	\$28,768

**NON-RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$6,050	\$6,050	\$6,050	\$6,050	\$24,200
*NON-RESIDENTIAL FEE	\$620	\$620	\$620	\$620	\$2,480
ANNUAL TOTAL	\$6,670	\$6,670	\$6,670	\$6,670	\$26,680

*The Residential Fees covers 4 day/3 night accommodations (meals, shuttle service, misc. day use fees) once each quarter.

**The Non-Residential / Commuter Fee covers meals, shuttle service, and misc. day use fees once each quarter for those living in the Santa Barbara or Ventura County area.

**PH.D. IN DEPTH PSYCHOLOGY WITH SPECIALIZATION
IN INTEGRATIVE THERAPY AND HEALING PRACTICES**

***RESIDENTIAL**

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$11,067	\$11,067	\$11,066	\$0	\$33,200
*RESIDENTIAL FEE	\$1,471	\$1,471	\$1,471	\$0	\$4,413
ANNUAL TOTAL	\$12,538	\$12,538	\$12,537	\$0	\$37,613

****NON-RESIDENTIAL**

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$11,067	\$11,067	\$11,066	\$0	\$33,200
**NON-RESIDENTIAL FEE	\$775	\$775	\$775	\$0	\$2,325
ANNUAL TOTAL	\$11,842	\$11,842	\$11,841	\$0	\$35,525

*Residential Fees: Covers 4 day/3 night accommodations each session during the fall, winter, spring quarters and 7 day/6 night accommodations in the summer quarter at the Best Western or Ladera campus, meals, shuttle service and misc. day use fees.

**The Non-Residential / Commuter Fee covers meals, shuttle service, and misc. day-use fees for those living in the Santa Barbara or Ventura County area.

**M.A./PH.D. IN DEPTH PSYCHOLOGY WITH SPECIALIZATION IN JUNGIAN
PSYCHOLOGY AND ARCHETYPAL STUDIES (HYBRID)**

***RESIDENTIAL**

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$8,825	\$8,825	\$8,825	\$8,825	\$35,300
*RESIDENTIAL FEE	\$1,142	\$1,142	\$1,142	\$1,142	\$4,568
ANNUAL TOTAL	\$9,967	\$9,967	\$9,967	\$9,967	\$39,868

****NON-RESIDENTIAL**

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$8,825	\$8,825	\$8,825	\$8,825	\$35,300
*NON-RESIDENTIAL FEE	\$920	\$920	\$920	\$920	\$2,480
ANNUAL TOTAL	\$9,745	\$9,745	\$9,745	\$9,745	\$37,780

**Residential Fees: Covers 4 day/3 night accommodations (meals, shuttle service, misc. day use fees) once each quarter

**The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day-use fees for those living in the Santa Barbara or Ventura County area.

**M.A./PH.D. IN DEPTH PSYCHOLOGY WITH SPECIALIZATION IN JUNGIAN
PSYCHOLOGY AND ARCHETYPAL STUDIES (ONLINE)**

ONLINE

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$8,475	\$8,475	\$8,475	\$8,475	\$33,900
*CONC. TECH FEE	\$250	\$250	\$250	\$250	\$1,000
ANNUAL TOTAL	\$8,725	\$8,725	\$8,725	\$8,725	\$34,900

*The CCT (concurrent classroom technology) fee is a charge assessed to students enrolled in an online program to support the technology and infrastructure used for concurrent instruction.

M.A./PH.D. IN MYTHOLOGICAL STUDIES WITH EMPHASIS IN DEPTH PSYCHOLOGY

*RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$11,767	\$11,767	\$11,766	\$0	\$35,300
*RESIDENTIAL FEE	\$2,439	\$2,439	\$2,439	\$0	\$7,646
ANNUAL TOTAL	\$14,206	\$14,206	\$14,567	\$0	\$42,946

**NON-RESIDENTIAL

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$11,767	\$11,767	\$11,767	\$0	\$35,300
**NON-RESIDENTIAL FEE	\$1,395	\$1,395	\$1,550	\$0	\$4,340
ANNUAL TOTAL	\$13,162	\$13,162	\$13,316	\$0	\$39,640

*Residential Fees: Covers 3 day/2 night accommodations each session during the fall, winter, spring quarters and 5 day/4 night accommodations in the summer quarter at the Best Western or Ladera campus, meals, shuttle service and misc. day use fees.

**The Non-Residential/Commuter Fee covers meals, shuttle service, and misc. day use fees for those living in the Santa Barbara or Ventura County area.

M.A. OR M.A./PH.D. IN MYTHOLOGY AND RELIGIOUS STUDIES

ONLINE

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$10,334	\$10,333	\$10,333	\$0	\$31,000
*CONC. TECH FEE	\$250	\$250	\$250	\$0	\$750
ANNUAL TOTAL	\$10,584	\$10,583	\$10,583	\$0	\$31,750

*The CCT (concurrent classroom technology) fee is a charge assessed to students enrolled in an online program to support the technology and infrastructure used for concurrent instruction.

M.A./PH.D. IN MYTHOLOGICAL STUDIES WITH EMPHASIS IN DEPTH PSYCHOLOGY

ONLINE

CATEGORY	FALL 26	WINTER 27	SPRING 27	SUMMER 27	TOTAL
TUITION	\$9,033	\$9,033	\$9,034	\$0	\$27,100
*CONC. TECH FEE	\$250	\$250	\$250	\$0	\$750
ANNUAL TOTAL	\$9,283	\$9,283	\$9,284	\$0	\$27,850

*The CCT (concurrent classroom technology) fee is a charge assessed to students enrolled in an online program to support the technology and infrastructure used for concurrent instruction.



FINANCIAL AID POLICIES

ATTENDANCE

Instructors report attendance after the first class session each quarter. Attendance must be confirmed before financial aid funds can be released. Students who cannot attend the first session must contact the Office of Financial Aid.

COURSE REGISTRATION

Students must register for coursework each quarter. If a student is not registered, all loan funds will be returned to the U.S. Department of Education.

DISSERTATION STUDENTS AND FSAP

Ph.D. students are eligible for financial aid during the nine-quarter dissertation phase. During the first four quarters, students must demonstrate active progress by submitting written work and maintaining regular communication with their committee. Failure to do so will result in suspension of financial aid until progress is confirmed. Students will be notified in writing if aid is suspended.

After the initial nine quarters, students must have an approved proposal on file to remain eligible for aid during the one-year extension period. Contact the Office of Financial Aid for full details.

Please note: once the committee approves the final dissertation draft, all pending financial aid will be canceled.

LEAVE OF ABSENCE (LOA)

Students who need to pause their studies after completing a quarter may request a Leave of Absence by submitting the LOA form to the Registrar's Office. During a leave, students are not considered enrolled. If the leave lasts more than six months, federal loans received while enrolled at Pacifica will enter repayment. Some prior or consolidated loans may enter repayment immediately; students should consult the U.S. Department of Education for details. For information about LOA fees, contact the Student Accounts Office.

CHANGE OF ADDRESS

Students are responsible for ensuring that the Registrar's Office, Student Accounts, the Office of Financial Aid, and the U.S. Department of Education have their current address, phone number, and email. Any changes must be reported promptly to each office.

DISSERTATION ENROLLMENT

Students in the Ph.D. dissertation phase may be eligible for financial aid during the initial nine-quarter dissertation enrollment period. The dissertation fee equals one year of tuition based on the year the student entered the program. Refer to page 2 of this Guide, the Dissertation Fact Sheet, or contact the Office of Financial Aid for full details.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (FSAP)

Students receiving financial aid must meet FSAP standards to remain eligible. FSAP is evaluated annually after summer grades are posted.

Requirements include:

- A minimum 3.0 cumulative GPA
- Successful completion of at least 67% of attempted units with a grade of C or better (Clinical students must earn a B or better.)

Full FSAP details are available in the FSAP brochure in the Office of Financial Aid.

Students who do not meet FSAP will receive written notification, and financial aid will be suspended. No prior warnings are issued. Students may appeal if extenuating circumstances—such as illness or a death in the family—affected academic performance.

Appeals should be submitted within two weeks of notification and must include a Corrective Action Plan (CAP) approved by the Department Chair. The appeal and CAP must be submitted in writing to the Director of Financial Aid.

LOAN DEFERMENTS

Pacifica reports enrollment to the National Student Loan Clearinghouse, which updates lenders and the U.S. Department of Education. Students should contact their loan servicer to begin the deferment process and may submit In-School Deferment Requests to the Registrar's Office.

FINANCIAL AID POLICIES

STUDENT LOAN COUNSELING

Students who borrow federal loans must complete Entrance Counseling before receiving their first loan disbursement and Exit Counseling before leaving Pacifica. These sessions explain borrower rights, responsibilities, and the impact of student loan debt. Students with adverse credit history who pursue a Graduate PLUS Loan may also be required to complete PLUS Counseling if determined necessary by the U.S. Department of Education.

WITHDRAWING FROM THE INSTITUTE

Students who need to withdraw or take a Leave of Absence must notify the Registrar's Office in writing.

Return of Federal Funds Policy

Pacifica follows the federal Return of Title IV Funds policy (34 CFR 668.22). Students who withdraw from all courses before completing the quarter may have a portion of their federal aid returned.

Only the amount of aid earned—based on the percentage of the enrollment period completed—may be retained. Unearned aid must be returned to the U.S. Department of Education.

The calculation is based on:

- The date the student begins the official withdrawal process,
- The last date of documented attendance, or
- For unofficial withdrawals, the midpoint of the term or last date of attendance.

If a student withdraws on or before the 60% point of the quarter, both the school and the student may be required to return unearned federal aid.

Returned funds are applied in this order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Graduate PLUS Loan
3. State, private, or institutional aid
4. Student responsibility

TRAINEESHIP, INTERNSHIP (PH.D.), OR PRACTICUM-ONLY STATUS

Students registered for Traineeship, Ph.D. Internship, or Practicum-Only Status are not considered enrolled and are not eligible for financial aid or in-school loan deferments.

WITHDRAWING, DROPPING, OR CANCELING CLASSES

Students must speak with the Office of Financial Aid before reducing or changing enrollment. Financial aid awards may be reduced or canceled if required enrollment levels are not maintained. Depending on the date of notification, a prorated refund may apply.

REFUNDABLE RESIDENTIAL AND NON-RESIDENTIAL FEE POLICY

Students who plan to miss an on-site session must submit written notification to Guest Services at least 5 days before the start of the session to be eligible for a refund.

If a student attends any portion of an on-site session and then withdraws, takes a Leave of Absence, or drops courses, refunds apply only to future sessions in that quarter—not the session already attended.

If Pacifica cancels or discontinues an on-site session, students will receive a prorated refund.

REFUNDABLE TUITION POLICY

To be eligible for a tuition refund, students must submit timely written notification to the Registrar's Office. The withdrawal date is determined by the date the Registrar receives written notice. Students who withdraw or take a Leave of Absence after instruction begins may receive a partial refund based on school policy.

Refunds vs. Return of Federal Funds

Refunds of institutional charges (tuition and residential/non-residential fees) are calculated separately from the federal Return of Funds calculation. If unearned federal aid is returned and a balance remains, the student is responsible for paying the difference.

TIME FRAME - QUARTER	REFUND
Fall, winter, and spring for all programs, plus summer for M.A. Psychology and Creativity with Emphasis in the Arts and Humanities, M.A./Ph.D. Jungian and Archetypal Studies, and M.A./Ph.D. Depth Psychology.	
On or before the first day of class of the quarter (For newly admitted students, the \$250 deposit is non-refundable otherwise the refund policy below applies.)	100%
First week of the quarter (day 2 to day 7)	80%
Second week of the quarter (day 8 to day 14)	70%
Third week of the quarter (day 15 to day 21)	60%
Fourth week of the quarter (day 22 to day 28)	50%
Fifth week of the quarter (day 29 to day 35)	40%
Sixth week of the quarter (day 36 to day 42)	30%
After the sixth week (day 43 and beyond)	0%

SUMMER QUARTER POLICY	REFUND
Summer policy for all programs, except M.A. Psychology and Creativity with Emphasis in the Arts and Humanities, M.A./Ph.D. Jungian and Archetypal Studies, and M.A./Ph.D. Depth Psychology.	
On or before the first day of class	100%
After the first day, tuition refund is prorated based upon the number of days in the quarter, up to and including the date written notification is received by the Registrar's Office.	
First week of the quarter (day 2 to day 7)	70%
Second week of the quarter (day 8 to day 14)	60%
Third week of the quarter (day 15 to day 21)	50%
After Day 21	0%

STUDENTS DROPPING OR WITHDRAWING FROM A COURSE:

To be eligible for a refund, a completed Drop Request Form must be received by the Registrar's Office. The date of withdrawal will be determined by the date written notification is received. Students dropping or withdrawing from a course will receive a pro-rated refund based on a "per unit tuition calculation"* as specified below:

TIME FRAME - QUARTER	REFUND PER UNIT TUITION CALCULATION*
On or before the first day of class of the quarter	100%
First week of the quarter (day 2 to day 7)	80%
Second week of the quarter (day 8 to day 14)	70%
Third week of the quarter (day 15 to day 21)	60%
Fourth week of the quarter (day 22 to day 28)	50%
Fifth week of the quarter (day 29 to day 35)	40%
Sixth week of the quarter (day 36 to day 42)	30%
After the sixth week (day 43 and beyond)	0%

SUMMER QUARTER POLICY	REFUND
On or before the first day of class	100%
After the first day, tuition refund is prorated based upon the number of days in the quarter, up to and including the date written notification is received by the Registrar's Office.	

*Per unit tuition calculation: the sum of the annual tuition in the specific program divided by the annual units offered in that program multiplied by the number of units for the class.

FINANCIAL AID POLICIES

Student Rights and Responsibilities

STUDENT RIGHTS

Students have the right to ask the Institute:

- What it costs to attend and what the refund policies are if they withdraw.
- How Financial Aid Satisfactory Academic Progress (FSAP) is determined and what happens if they do not meet the requirements.
- What types of financial assistance are available, including federal, state, and institutional programs—not only loans.
- About deadlines for financial aid applications and how recipients are selected.
- How financial need is calculated, including the components of the Cost of Attendance (tuition, fees, housing, food, transportation, books, supplies, and personal expenses).
- What resources (such as parental contributions, private scholarships, or personal assets) are considered in determining financial need, and how much of that need the Institute is able to meet.
- To explain the elements of their financial aid package and how and when aid will be disbursed.
- To request a review of their financial aid application if they believe it was evaluated unfairly.
- How much of their aid must be repaid and what portion is grant or gift aid. For loans, students have the right to know the interest rate, total repayment amount, repayment procedures, when repayment begins, and the length of the repayment period.
- How to apply for additional aid if their financial circumstances change.
- For information on program completion rates, transfer-out rates, and job placement statistics.
- How outside scholarships may affect their financial aid award.
- For campus crime statistics, including incidents of sexual violence, and for campus safety policies and gainful employment information.

STUDENTS ARE RESPONSIBLE FOR:

- Reviewing and considering all information about the Institute's programs before enrolling.
- Comparing anticipated student loan payments and other expenses with expected take-home pay after graduation.
- Completing financial aid applications accurately and submitting them on time. Intentional misrepresentation is a violation of federal law.
- Asking current students, alumni, and employers about the school when making enrollment decisions.
- Reading and keeping copies of all forms and agreements.
- Responding promptly to requests for documentation, verification, corrections, or additional information.
- Notifying the Institute and loan servicers of any changes in name, address, phone number, email, or enrollment status.
- Knowing and complying with all financial aid deadlines and understanding the Institute's refund procedures.
- Repaying student loans—with interest—even if they do not complete their program, cannot find employment, or are dissatisfied with their education.
- Requesting deferment, forbearance, or a change in repayment plan if they are at risk of default.
- Completing Entrance Counseling before receiving their first loan disbursement and Exit Counseling before leaving the Institute.
- Reporting all additional financial aid resources in writing to the Office of Financial Aid.
- Using federal student loan funds only for educational expenses.

GLOSSARY OF FINANCIAL AID TERMS

CAPITALIZATION

When interest that accrues while a student is in school or in deferment is added to the loan principal at the start of repayment.

DEFAULT

Failure to repay a federal loan. A loan enters default when payments are 270 days past due.

DEFERMENT

A temporary postponement of loan payments for specific reasons such as unemployment, disability, or returning to school.

DELINQUENCY

When loan payments are late or missed. Delinquency can negatively affect a borrower's credit history.

DIRECT PLUS LOAN

The One Big Beautiful Bill Act (OBBBA) would make changes to federal student loans starting July 1, 2026 if enacted. The most significant change is that Graduate PLUS Loans will no longer be available to new borrowers.

DIRECT UNSUBSIDIZED LOAN

A federal loan funded by the U.S. Department of Education. Interest begins accruing at disbursement and continues throughout repayment.

DISBURSEMENT

The release of loan funds from the U.S. Department of Education to the school through electronic transfer.

FINANCIAL AID ELIGIBILITY

The difference between the Cost of Attendance and the Student Aid Index (SAI).

FORBEARANCE

A temporary agreement with the loan holder allowing payments to be postponed or reduced at the lender's discretion.

GRACE PERIOD

The time after a student graduates, leaves school, or drops below half-time enrollment before loan repayment begins.

MASTER PROMISSORY NOTE (MPN)

A legal document in which a student agrees to repay current and future federal loans. One MPN may cover multiple enrollment periods.

ORIGINATION FEE

A fee charged by the federal government to process a loan. It is deducted from the loan amount before disbursement.

PRINCIPAL

The original amount borrowed, on which interest is charged.

PRIVATE LOAN

A non-federal loan offered by private lenders to cover educational and living expenses. Terms and interest rates are based on creditworthiness.

REFUND

A credit balance issued to the student within 14 days of disbursement when financial aid exceeds quarterly charges.

WORK-STUDY

Pacifica does not participate in the Federal Work-Study Program.

PACIFICA

GRADUATE INSTITUTE

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**The Office of Financial Aid may be reached by phone or email during office hours.
The office will make every effort to respond as soon as possible.**