The Mission of Financial Aid at Pacifica

The purpose of financial aid is to provide financial assistance to students enrolled in at least a half-time basis in an eligible program at Pacifica. Pacifica’s Board of Trustees, administrators, faculty and staff do all they can to ensure a quality education that is accessible to all students.

Pacifica Graduate Institute is a degree granting institution, accredited by the Western Association of Schools and Colleges (WASC) and is approved by the U.S. Department of Education for participation in the Federal Loan Programs. We would like to take this opportunity to extend our welcome to you. Pacifica’s Board of Trustees, administrators, faculty, and staff do all they can to ensure a quality educational experience.

While the process of financing an education can be challenging, the Financial Aid Office is committed to making this process as manageable as possible. Pacifica is committed to a policy of non-discrimination on the basis of race, color, national origin, religion, gender, age, sexual orientation, or handicap in any of its policies pertaining to the awarding of financial aid. The staff of Pacifica Graduate Institute’s Financial Aid Office is committed to the highest standards of professional conduct. We are members of the National Association of Student Financial Aid Administrators (NASFAA) as well as the California Association of Student Financial Aid Administrators (CASFAA) and follow their ethical principles and code of conduct. We invite you to contact us if you have any questions.

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 the Financial Aid Office for the most current information.

NASFAA CODE OF CONDUCT FOR INSTITUTIONAL FINANCIAL AID PROFESSIONALS

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional shall:

• Refrain from taking any action for his or her personal benefit.
• Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
• Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
• Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
• Refrain from soliciting or accepting anything of other than nominal value from any entity other than an institution of higher education or a governmental entity such as the U.S. Department of Education involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity or of sponsored by any such entity.
• Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.

Glossary of Financial Aid Terms

CAPITALIZATION – If a student chooses to defer paying interest on a loan while in school, the interest is capitalized or added to the principal when the loan enters repayment.

DEFAULT – Failure to repay a Federal loan, effective when a student is delinquent 270 or more days.

DEFERMENT – An entitlement which allows a student to temporarily postpone payments for a variety of reasons including: unemployment, disability and returning to school.

DELINQUENCY – A student is considered to be delinquent on a student loan if payments are not made on time and are overdue. Delinquency can adversely affect a student’s credit rating and history.

DIRECT PLUS LOAN – Federally guaranteed loans for graduate and professional students. Requires credit approval by U.S. Department of Education.

DIRECT STAFFORD LOAN – A federal loan funded and administered by the U.S. Department of Education.

DISBURSEMENT – Loan funds issued by U.S. Department of Education to the school through electronic fund transfer.

FINANCIAL AID ELIGIBILITY – The difference between the total Cost of Attendance and the Expected Family Contribution (EFC).

FORBEARANCE – A forbearance is an agreement with the holder of the loan, at its discretion, to postpone payments.

GRACE PERIOD – The amount of time allowed before principal repayment of loan must begin after a student graduates, leaves school, or drops below half-time status.

INTEREST RATE – The rate at which interest on a Federal loan is charged.

INTEREST RATE – Based on the Bipartisan Student Loan Certainty Act of 2015, federal student loan interest rates will be tied to financial markets. Under this Act, interest rates will be determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan. Private Alternative Loans are generally variable and adjusted quarterly.

MASTER PROMISSORY NOTE (MPN) – The Master Promissory Note is a legal document. By signing it, a student promises to repay current and all future loans. Under this note a student may receive loans for a single enrollment period or for multiple enrollment periods.

ORIGINATION FEE – The fee charged by the government to offset the cost of processing the loan. The amount of the fee is deducted from the dollar amount of the loan.

PRINCIPAL – The amount of the loan that must be repaid upon maturity and the amount upon which interest will be charged.

PRIVATE LOAN – A non-federal loan designed to cover tuition costs plus a variety of additional costs and living expenses. Interest rates and terms are based on the applicants’ credit score.

REFUND – A credit balance issued to the student within 14 days from the date of disbursement in the case that their financial aid exceeds their quarterly charges.

UNSUBSIDIZED FEDERAL STAFFORD LOAN – The student is responsible for paying the interest on the loan from the date of disbursement through repayment.

VERIFICATION – Students awarded need-based aid must submit Verification documents and IRS Tax Transcript as requested to the Financial Aid Office.

WORK-STUDY – Pacifica is pending approval to participate in the Federal Work-Study program.
Determining a student’s ability to contribute toward a college education is based on the information submitted on the FAFSA form issued by the Department of Education. We recommend students begin the financial aid process in February/March each year. We encourage all students to complete the 2015–2016 Free Application for Federal Student Aid (FAFSA) form online at www.fafsa.ed.gov. Be sure to include Pacifica’s school code (G31268) when completing the application so that we may receive the FAFSA results electronically.

Effective in the spring (April 2015) there will be a new login process for student-borrower websites using a FSA ID which will replace the Federal Student Aid PIN. Additional information can be found on www.studentaid.gov.

The electronic Free Application for Federal Student Aid (FAFSA) may be completed and submitted to the Department of Education at www.fafsa.ed.gov. We recommend students complete the 2015–2016 FAFSA 3 weeks after filing their 2014 taxes electronically or 8 weeks after filing a paper tax return with the IRS to automatically transfer 2014 tax information directly from the IRS onto the FAFSA through the IRS Data Retrieval feature. If 2014 taxes have not been filed with the IRS, estimated 2014 income may be used and the student will need to update the FAFSA information later when taxes have been completed. It is important to note that using estimates may affect eligibility and prolong the financial aid awarding and disbursing process. For more information on how to complete the FAFSA, access the website or call (800) 4-FED-AID.

Within 3-5 days of filing the electronic FAFSA, the Department of Education will provide an electronic Student Aid Report (SAR) or SAR acknowledgement, which will reflect the student’s Expected Family Contribution (EFC). The EFC is not the amount that is expected of the student to actually pay. The EFC is based on the income and asset data provided on the FAFSA. The FAFSA processor analyzes and determines the EFC according to federal guidelines and regulations.

The Cost of Attendance

The Cost of Attendance is a budget determined by the institution to estimate the cost of education for the academic year. This includes direct costs such as Residential/Non-Residential Fees, plus estimates of indirect costs, such as living expenses (outside of Pacifica), books, travel, personal and miscellaneous expenses. The estimated figures of the indirect costs listed are provided by The College Board and are based on nine-month 2014 California regional and metropolitan budgets developed by the Bureau of Labor Statistics. These are only estimates. Individual student costs may vary based on standard of living and where the student lives.

Direct Costs – Tuition and Fees

TUITION

For current 2015–2016 tuition and fee rates, refer to the Direct Costs chart on pages 12-14. Tuition and fee rates are expected to increase each year; new rates are effective September 1 each year.

RESIDENTIAL/ NON-RESIDENTIAL FEES

The Residential Fee covers basic overnight accommodations each session during the Fall, Winter, Spring, and Summer quarters at the Best Western or the Ladera campus, meals, shuttle service, and miscellaneous day use fees. The Non-Residential Fee includes meals, shuttle service, and miscellaneous day use fees for those living in the Santa Barbara/Ventura County area.

DISCUSSION FEE

When the student enters the dissertation phase of the Ph.D. programs, the nine-quarter dissertation fee will equal the tuition of the year the student entered the program. For example, students entering the Ph.D. program in Fall 2015, the dissertation fee will be $28,100. Contact the Financial Aid Office for details.

INDIRECT COSTS

Indirect costs such as books, travel, and reasonable living expenses are based on a statewide average from a survey conducted by The College Board. Personal expenses may vary based on individual student standard of living and residence location. Students who find that these estimates do not adequately reflect their cost may petition the Financial Aid Office for an adjustment to their Cost of Attendance.
The Cost of Attendance

The figures below are the annual estimates for the 2015–16 academic year. Refer to the Direct Cost section regarding the annual tuition and fees.

### RESIDENTIAL

<table>
<thead>
<tr>
<th>Category</th>
<th>M.A. Counseling</th>
<th>M.A./Ph.D. Jungian Studies</th>
<th>M.A./Ph.D. Comm/Lib/Eco</th>
<th>M.A./Ph.D. Somatic</th>
<th>Ph.D. Psychotherapy</th>
<th>M.A. Engaged Humanities &amp; Creative Life</th>
<th>M.A./Ph.D. Mythological Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$23,200</td>
<td>$3,124</td>
<td>$5,004</td>
<td>$6,010</td>
<td>$6,010</td>
<td>$3,124</td>
<td>$6,010</td>
</tr>
<tr>
<td>Residential Fee</td>
<td>$6,930</td>
<td>$6,460</td>
<td>$16,794</td>
<td>$18,803</td>
<td>$18,803</td>
<td>$16,794</td>
<td>$18,803</td>
</tr>
<tr>
<td>Living Expenses*</td>
<td>$3,642</td>
<td>$3,642</td>
<td>$0</td>
<td>$2,730</td>
<td>$3,642</td>
<td>$0</td>
<td>$3,642</td>
</tr>
<tr>
<td>Books*</td>
<td>$2,100</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$850</td>
<td>$1,500</td>
</tr>
<tr>
<td>Total</td>
<td>$61,231</td>
<td>$53,825</td>
<td>$56,357</td>
<td>$58,275</td>
<td>$58,275</td>
<td>$40,588</td>
<td>$55,657</td>
</tr>
</tbody>
</table>

### NON-RESIDENTIAL

<table>
<thead>
<tr>
<th>Category</th>
<th>M.A. Counseling</th>
<th>M.A./Ph.D. Jungian Studies</th>
<th>M.A./Ph.D. Comm/Lib/Eco</th>
<th>M.A./Ph.D. Somatic</th>
<th>Ph.D. Psychotherapy</th>
<th>M.A. Engaged Humanities &amp; Creative Life</th>
<th>M.A./Ph.D. Mythological Studies</th>
</tr>
</thead>
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<tr>
<td>Tuition</td>
<td>$23,200</td>
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<td>$5,004</td>
<td>$6,010</td>
<td>$6,010</td>
<td>$3,124</td>
<td>$6,010</td>
</tr>
<tr>
<td>Non-residential Fee</td>
<td>$6,930</td>
<td>$6,460</td>
<td>$16,794</td>
<td>$18,803</td>
<td>$18,803</td>
<td>$16,794</td>
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</tr>
<tr>
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<td>$0</td>
<td>$2,730</td>
<td>$3,642</td>
<td>$0</td>
<td>$3,642</td>
</tr>
<tr>
<td>Books*</td>
<td>$2,100</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$850</td>
<td>$1,500</td>
</tr>
<tr>
<td>Total</td>
<td>$57,337</td>
<td>$50,969</td>
<td>$54,215</td>
<td>$55,657</td>
<td>$52,015</td>
<td>$39,160</td>
<td>$55,657</td>
</tr>
</tbody>
</table>

*Estimated Average
Gainful Employment Disclosure

Pacifica Graduate Institute’s U.S. Department of Education’s Office of Post-Secondary Education Identification number (OPEID): 031268-00

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at: www.pacifica.edu/degree-programs/graduate-degree-programs-in-depth-psychology

**M.A. Engaged Humanities and the Creative Life**
Program Level: Master’s degree | Program Length: 2 years

<table>
<thead>
<tr>
<th>Q. How much will this program cost me?*</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Tuition and fees: $37,796</td>
</tr>
<tr>
<td>Books and supplies: $2,600</td>
</tr>
<tr>
<td>On-campus room &amp; board: $5,832</td>
</tr>
</tbody>
</table>

**What other costs are there for this program?**
For further program cost information visit www.pacifica.edu/about-pacifica/pacifica-graduate-institute-student-services/student-accounts

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

**Q. What financing options are available to help me pay for this program?**
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

- Federal loans:* $0
- Private education loans:* $0
- Institutional financing plans:* $0

*There were fewer than 10 graduates in this program. Median amounts are withheld to preserve the confidentiality of graduates.

**Q. How long will it take me to complete the program?**
A. The program is designed to take 2 years to complete. Of those that completed the program in 2013–2014, *% finished in 2 years.

*Fewer than 10 students completed the program in 2013–14. The number who finished within the normal time as been withheld to preserve the confidentiality of the students.

**Q. What are my chances of getting a job when I graduate?**
A. The job placement rate for students who completed this program in 2013–2014 is *%.

*The institution is not currently required to calculate a job placement rate for program completers.

This program prepares students for the following career:
Postsecondary Teachers, All Other
http://online.onetcenter.org/link/summary/25-1199.00

**M.A. Counseling Psychology**
Program Level: Master’s degree | Program Length: 30 months

<table>
<thead>
<tr>
<th>Q. How much will this program cost me?*</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Tuition and fees: $56,052</td>
</tr>
<tr>
<td>Books and supplies: $3,250</td>
</tr>
<tr>
<td>On-campus room &amp; board: $15,075</td>
</tr>
</tbody>
</table>

**What other costs are there for this program?**
For further program cost information visit www.pacifica.edu/about-pacifica/pacifica-graduate-institute-student-services/student-accounts

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

**Q. What financing options are available to help me pay for this program?**
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

- Federal loans: $63,529
- Private education loans: $0
- Institutional financing plans: $0

The school has elected to provide the following additional information. 76% of the program graduates used loans to help finance their costs for this program.

**Q. How long will it take me to complete the program?**
A. The program is designed to take 30 months to complete. Of those who completed the program in 2013–2014, 42% finished in 30 months.

**Q. What are my chances of getting a job when I graduate?**
A. The job placement rate for students who completed this program in 2013–2014 is *%.

*The institution is not currently required to calculate a job placement rate for program completers.

This program prepares students for the following career:
Counseling Psychologists
http://online.onetcenter.org/links/summary/19-3031.03
Psychology Teachers, Postsecondary
http://online.onetcenter.org/links/summary/25-1066.00
M.A. Mythological Studies
Program Level: Master’s degree | Program Length: 24 months

Q. How much will this program cost me?*
A. Tuition and fees: $54,028
Books and supplies: $2,600
On-campus room & board: $11,220

What other costs are there for this program?
For further program cost information visit www.pacific.edu/about-pacific/a/pacifica-graduate-institute-student-services/student-accounts

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Q. What financing options are available to help me pay for this program?
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

Federal loans: $81,198
Private education loans: $0
Institutional financing plans: $0

The school has elected to provide the following additional information: 81% of the program graduates used loans to help finance their costs for this program.

Q. How long will it take me to complete the program?
A. The program is designed to take 24 months to complete. Of those that completed the program in 2013–2014, 38% finished in 24 months.

Q. What are my chances of getting a job when I graduate?
A. The job placement rate for students who completed this program in 2013–2014 is *%.

*The institution is not currently required to calculate a job placement rate for program completers.

This program prepares students for the following career:
Postsecondary Teachers, All Other
http://online.onetcenter.org/link/summary/25-1199.00

Ph.D. Mythological Studies
Program Level: Doctoral degree | Program Length: 63 months

Q. How much will this program cost me?*
A. Tuition and fees: $108,056
Books and supplies: $6,500
On-campus room & board: $16,830

What other costs are there for this program?
For further program cost information visit www.pacific.edu/about-pacific/a/pacifica-graduate-institute-student-services/student-accounts

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Q. What financing options are available to help me pay for this program?
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

Federal loans: $63,179
Private education loans: $0
Institutional financing plans: $0

The school has elected to provide the following additional information: 69% of the program graduates used loans to help finance their costs for this program.

Q. How long will it take me to complete the program?
A. The program is designed to take 63 months to complete. Of those who completed the program in 2013–2014, 0% finished in 63 months.

Q. What are my chances of getting a job when I graduate?
A. The job placement rate for students who completed this program in 2013–2014 is *%.

*The institution is not currently required to calculate a job placement rate for program completers.

This program prepares students for the following career:
Postsecondary Teachers, All Other
http://online.onetcenter.org/link/summary/25-1199.00
M.A. Depth Psychology
Program Level: Master’s degree | Program Length: 24 months

Q. How much will this program cost me?*
A. Tuition and fees: $54,028
   Books and supplies: $2,600
   On-campus room & board: $9,342

What other costs are there for this program?
For further program cost information visit
www.pacifica.edu/about-pacifica/pacificagraduate-
institute-student-services/student-accounts

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change

Q. What financing options are available to help me pay for this program?
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:
   Federal loans: $59,875
   Private education loans: $0
   Institutional financing plans: $0

The school has elected to provide the following additional information: 66% of the program graduates used loans to help finance their costs for this program.

Q. How long will it take me to complete the program?
A. The program is designed to take 24 months to complete. Of those that completed the program in 2013–2014, 25% finished in 24 months.

Q. What are my chances of getting a job when I graduate?
A. The job placement rate for students who completed this program in 2013–2014 is *%.

*The institution is not currently required to calculate a job placement rate for program completers.

This program prepares students for the following career:
Psychology Teachers, Postsecondary
http://online.onetcenter.org/link/summary/25-1066.00

Ph.D. Depth Psychology
Program Level: Doctoral degree | Program Length: 63 months

Q. How much will this program cost me?*
A. Tuition and fees: $108,056
   Books and supplies: $6,500
   On-campus room & board: $14,013

What other costs are there for this program?
For further program cost information visit
www.pacifica.edu/about-pacifica/pacificagraduate-
institute-student-services/student-accounts

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change

Q. What financing options are available to help me pay for this program?
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:
   Federal loans: $54,873
   Private education loans: $0
   Institutional financing plans: $0

The school has elected to provide the following additional information: 72% of the program graduates used loans to help finance their costs for this program.

Q. How long will it take me to complete the program?
A. The program is designed to take 63 months to complete. Of those who completed the program in 2013–2014, 28% finished in 63 months.

Q. What are my chances of getting a job when I graduate?
A. The job placement rate for students who completed this program in 2013–2014 is *%.  

*The institution is not currently required to calculate a job placement rate for program completers.

This program prepares students for the following career:
Psychology Teachers, Postsecondary
http://online.onetcenter.org/link/summary/25-1066.00
Financial Planning

While attending college is an important investment in a career and personal growth, it is expensive. Careful planning and budgeting are essential.

BEFORE BORROWING

Before taking out a loan, the student should research other options that are available to help pay for a college education:

- Consult family and friends.
- Search the Web, library, and/or check with an employer regarding the availability of scholarships, grants, tuition reimbursement programs, and other forms of aid which do not have to be repaid.
- Grants and loans may also be provided by various private organizations, such as companies, unions, civic groups, religious organizations, veterans groups, and ethnic associations.

SENSIBLE BORROWING LIMITS DEBT

Student loans can be a useful tool in funding higher education, but to use them wisely, the student should be aware of the responsibilities that borrowing money entails:

Q. How much will this program cost me?*
A. Tuition and fees: $108,056
   Books and supplies: $6,400
   On-campus room & board: $23,205

What other costs are there for this program?
For further program cost information visit
www.pacifica.edu/about-pacifica/pacifca-graduate-institute-student-services/student-accounts

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Q. What financing options are available to help me pay for this program?
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:
   Federal loans: $116,382
   Private education loans: $0
   Institutional financing plans: $0

The school has elected to provide the following additional information: 85% of the program graduates used loans to help finance their costs for this program.

Q. How long will it take me to complete the program?
A. The program is designed to take 63 months to complete. Of those that completed the program in 2013–2014, 24% finished in 63 months.

Q. What are my chances of getting a job when I graduate?
A. The job placement rate for students who completed this program in 2013–2014 is *%.

*The institution is not currently required to calculate a job placement rate for program completers.

This program prepares students for the following career:
Clinical Psychologists
http://online.onetcenter.org/link/summary/19-3031.02
Psychology Teachers, Postsecondary
http://online.onetcenter.org/link/summary/25-1066.00
Financial Planning

- The amount of money borrowed to pay for college can limit the ability to obtain loans after completing school. The student should borrow as little as possible now to cover school expenses.
- Principal is the face value of a loan, the amount upon which interest is charged. Interest is the fee charged for the use of borrowed money.
- Repayment is set up on a schedule. Personal credit ratings will be adversely affected if the repayment schedule is not maintained. In cases with a legitimate reason for not repaying according to a schedule (such as unemployment or illness), most lenders and the Department of Education will make adjustments to the schedule. However, the student must notify the servicer immediately.
- The payment amount due each month can be lowered by extending payments for a longer period of time. However, that means that the total interest paid over time will be greater.
- Multiple loans may be necessary to meet the Cost of Attendance. Students may borrow more than one student loan at the same time.
- Default means failure to repay a student loan according to the promissory note. If the student defaults on a loan, the federal government can take action to recover the money. Default will affect personal credit ratings, and the student will not be able to receive additional federal aid.

BUDGETING DURING SCHOOL
While enrolled, the student should consider reducing living costs:
- Create a budget and stick to it.
- Share expenses with a roommate.
- If employed, keep the job; if unemployed, even a part-time job can help defray expenses.
- Use credit cards only for emergencies.
- Borrow intelligently. Borrow only what can be repaid, and only what is needed.
- Don’t use loans for day-to-day living expenses.
- If borrowing is necessary to finance a college education, then develop a frugal lifestyle now. While in school, live like a student, not a professional.

HELPFUL RESOURCES
- Take Financial Awareness Counseling at https://studentloans.gov
- Learn how to save at www.feedthepig.org
- Create a budget at www.mint.com
- Get your credit score for free at www.creditkarma.com
- Check your credit reports for free at www.annualcreditreport.com
- Review your federal financial aid history at www.nslds.ed.gov

Sources of Financial Aid

Pacifica Scholarship Program
To make education accessible to students who show high financial need and academic merit, Pacifica is pleased to offer Educational Assistance to our graduate students. Applications are available through the Financial Aid Office and on our website after March 1. For a list of all institutional scholarships available, please visit www.pacifica.edu/financial-aid/financial-aid-scholarship-programs.

New applicants must meet the following requirements by August 15th to be considered. Returning students must meet the following requirements by June 15 to be considered:
1) Be accepted into a program of study by Aug 15th AND enrolled full-time (minimum 6 units) each quarter.
2) Complete and submit the scholarship application and essay.
3) Results of the 2015–2016 FAFSA must be on file in the Financial Aid Office for U.S. Citizens or eligible non-citizens in order to qualify.
4) International students must complete the International Student Addendum (page 2 of the application) instead of the 2015–2016 FAFSA.

PACIFICA MATCHING AMERICORPS SCHOLARSHIP PROGRAM
Pacifica Graduate Institute is pleased to offer the Segal AmeriCorps Matching Scholarship to qualified AmeriCorps Alumni enrolled in one of our Master or Doctoral programs. The Matching Scholarship amount will be a dollar-for-dollar match up to $4,725 per year with a maximum of $9,450 throughout enrollment in the program of study. A total of five new scholarships will be available on a first-come first-serve basis.

PAUL D. COVERDELL FELLOWSHIP
The Peace Corps announced the launch of a new Paul D. Coverdell Fellowship Program in partnership with Pacifica. The scholarship is extended to returned Peace Corps volunteers. For more information, please visit our website at www.pacifica.edu.

EXTERNAL RESOURCES:
OUTSIDE SCHOLARSHIP SEARCHES
A few ideas to start your research would be looking into foundations, organizations (ex: religious, community, professional, ethnicity based), local businesses, civic groups, and even your employer for tuition assistance programs. Pacifica offers a listing of several scholarship search resources at: pacifica.edu/financial-aid/types-of-financial-aid.

State Sources: www2.ed.gov/about/contacts/state/index.html
Vocational Rehabilitation: www.disability.gov

VETERANS ADMINISTRATION EDUCATIONAL BENEFITS
Pacifica’s programs are approved for the training of veterans and other eligible persons under Title 38, U.S. Code. To find out if you are eligible under any of these programs, call (888) GIBILL1 or visit the VA website at www.vba.va.gov 
Sources of Financial Aid CONTINUED

www.gibill.va.gov. Pacifica is approved to administer Chapter 33 Tuition Assistance benefits and is proud to offer Yellow Ribbon Scholarships to those qualifying Post 9/11 veterans.

For students eligible for education benefits through the Veteran’s Administration, all previous education, and training will be evaluated. Credit will be awarded where appropriate and the program will be shortened accordingly. The student and the Veteran’s Administration will be notified by the Registrar promptly.

TAX BREAKS FOR COLLEGE

There are a number of federal tax benefits for college, including credits, deductions, and savings incentives. Consult your tax advisor or the IRS for complete details.

AVAILABLE RESOURCES FOR MORE INFORMATION:

Federal Student Loans: https://studentloans.gov
IRS Info: www.irs.gov/individuals
College Savings Plans: www.scholarshare.com
College Savings Plans: www.collegesavings.org
Student Loan Info: bigfuture.collegeboard.org
Income Based Repayment: www.ibrinfo.org
Student Loan Estimator: www.faid.org/calculators

CANADIAN GOVERNMENT LOANS

Canadian students may use both the Canadian and provincial loan programs to fund their education at Pacifica Graduate Institute. For further information, access the Canadian Loan website at www.canlearn.ca/eng/loans_grants/loans/index.shtml.

Canadian Alternative Loans: www.internationalstudent.com/

INTERNATIONAL STUDENT RESOURCES

We encourage students to apply for the Pacifica Graduate Institute Scholarships. Please refer to the Scholarship section for more information. Other websites of interest to search for outside scholarships and loans are: iefa.org, edupass.org, internationalscholarships.com, internationalstudentloans.com

Alternative private loans may be available to International students with a credit worthy U.S. citizen to co-sign. To learn more, visit our website at www.pacifica.edu and under Financial Aid, click International Student Resources.

Student Loans

FEDERAL DIRECT STAFFORD LOANS

Pacifica participates in the U.S. Department of Education William Ford Direct Loan program. The Direct Loan program provides students with access to federally Unsubsidized Stafford Loans as well as Graduate PLUS Loans by allowing students to borrow directly from the U.S. Department of Education rather than a private lender. The Direct Stafford Loans are low interest loans made to students admitted to an eligible academic program and attending at least half-time (minimum 3 units). The interest rates for federal Stafford loans are determined by federal law each year. The interest rate cap is 9.50% for Stafford Unsubsidized Loans. The annual maximum for graduate students is $20,500. The aggregate loan limit of all federal Stafford Loans (FFELP + Direct combined) for a graduate student is $138,500 (including undergraduate loans and a maximum of $65,500 in Subsidized Stafford Loans).

Direct Stafford Loans are subject to a 1.073% origination fee for loans with first disbursement on or after 10/1/2014 and before 10/1/2015 which is deducted from each quarterly disbursement. The student is responsible for the interest on this loan during eligible periods of enrollment and deferments (interest deferment options are available).

DIRECT SUBSIDIZED STAFFORD LOANS

Direct Subsidized Stafford Loans are no longer available for graduate and professional students effective for loans made for periods of enrollment (loan periods) beginning on or after July 1, 2012.

DIRECT GRADUATE PLUS LOANS

Available to qualifying graduate/professional students to assist with education expenses (tuition, housing, books, travel, and reasonable personal expenses). Direct PLUS Loans are not based on income or assets. However, to qualify borrowers must:

1) Be a U.S. Citizen or eligible non-citizen and have a valid Social Security Number.
2) Complete the 2015–2016 FAFSA and apply for the maximum amount of Stafford loans for which you are eligible.
3) Meet credit eligibility requirements as determined by the U.S. Department of Education.
4) Complete/submit a Master Promissory Note (MPN) to the U.S. Department of Education.

Direct Grad PLUS Loans are subject to a 4.292% origination fee for loans with first disbursement on or after 10/1/2014 and before 10/1/2015 which is deducted from each quarterly disbursement. The interest rate on the Grad PLUS loan is fixed and interest begins to accrue as the funds are disbursed each quarter. The interest rates for federal student loans are determined by federal law each year. The interest rate cap is 10.50% for Grad PLUS loans.

PRIVATE ALTERNATIVE LOANS

Private alternative loans are non-federal loan programs that require at least half-time enrollment (minimum of 3 units at Pacifica), a good credit history, ability to repay the loan, and U.S. citizenship or permanent resident status. Some loans may require a credit worthy U.S. citizen or permanent resident co-signer. For complete details of the alternative loans available, please contact the Financial Aid Office or visit our website: www.pacifica.edu.

LOAN REPAYMENT

- Federal Direct Stafford Loan repayment begins six months after the student is no longer enrolled at least half-time.
- Federal Direct Plus loan repayment may be deferred while enrolled at least half-time and for up to six months following the last date of attendance as a half-time student.
- The maximum repayment period is ten (10) years although there are extended repayment terms available. Consult with the servicer for complete details on the repayment options available.
- Private Alternative Loan repayment may vary depending on the lender; generally a six-month grace period is offered. For most loans, borrowers have ten (10) years to repay the loan and there are several repayment options available. Consult the lender for complete details.
- Early repayment in whole or in part may be made without penalty at any time.
1) When the FAFSA results are received by the school, the Financial Aid Office will send the student an email confirmation and follow-up if additional documentation is required.

2) Once a new student is admitted and assigned to a Track OR a continuing student is registered for the upcoming school year AND the FAFSA results have been received by the Financial Aid Office, an Award Notification email will be sent to the student notifying them of their eligibility for Federal Student Aid.

3) The Award Notification email will direct the student to the secure Pacifica Financial Aid website, where students may complete the financial aid process online.

Processing the Financial Aid Award

1) When the FAFSA results are received by the school, the Financial Aid Office will send the student an email confirmation and follow-up if additional documentation is required.

2) Once a new student is admitted and assigned to a Track OR a continuing student is registered for the upcoming school year AND the FAFSA results have been received by the Financial Aid Office, an Award Notification email will be sent to the student notifying them of their eligibility for Federal Student Aid.

3) The Award Notification email will direct the student to the secure Pacifica Financial Aid website, where students may complete the financial aid process online.

How Aid Will Be Disbursed

In general, financial aid will be released from the U.S. Department of Education through electronic fund transfer to Pacifica in equal multiple disbursements that coincide with the start of each enrollment period (quarter). Disbursements are scheduled for the Thursday following the first session of each quarter (Fall, Winter, Spring, and Summer) after registration and attendance are confirmed. The Financial Aid Office will send an email to students when funds are disbursed.

Pacifica will apply the student’s financial aid toward current quarter charges for tuition and fees. Students are responsible for payment of all outstanding charges not covered by financial aid and payment is due 14 days prior to the start of each quarter. Payment arrangements may be made by contacting the Student Accounts Office.

STUDENT ACCOUNTS

Quarterly payments not covered by financial aid are due 14 days prior to the start of each quarter. The Student Accounts Office will post monthly billing statements online at My.Pacifica.edu Self Service indicating your account balance. Additional lodging is billed approximately 30-45 days after stay. Please be aware that if a refund is received at the beginning of the quarter, the student will be responsible for paying any subsequent lodging charges incurred.

For students who have completed all the required paperwork for financial aid, anticipated financial aid will be reflected on the billing statements until actual funds are received from the Department of Education each quarter. Students may view individual student account information online at My.Pacifica.edu Self-Service.

REMAINING CHARGES AND EXCESS FINANCIAL AID

If the student’s total charges exceed financial aid, the student must make payment arrangements with the Student Accounts Office. Tuition and Fee payments are due 14 days prior to the start of each quarter. Financial aid recipients are responsible for paying the amount not covered by their financial aid.

If the student’s financial aid exceeds the total charges each quarter, the student is entitled to a financial aid refund. Financial aid refunds are available after the start of each quarter after registration and attendance have been confirmed. Pacifica has partnered with Nelnet Business Solutions to provide timely refunds to students. Students have the option of receiving refunds through direct deposit or paper check. Students who sign up for direct deposit will receive their refunds within 7-10 business days after the funds are received by the school. Students who do not sign up for direct deposit, a paper check will be mailed directly from Nelnet Business Solutions approximately 14 days after the funds are received by the school.

FINANCING OPTIONS

Pacifica offers students the following options to pay an account balance (if applicable) directly to Pacifica’s Student Accounts Office. A $100 late fee will be assessed if the balance is not paid by the first day of class each quarter.

- Online at My.Pacifica.edu by using a credit card
- Check or money order and mailed to the Student Accounts Office

Interest rate is at time of printing. Your monthly payments may be lower under other repayment plans. Visit www.studentaid.ed.gov for more up-to-date information.
### M.A. COUNSELING PSYCHOLOGY - RESIDENTIAL

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
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### M.A. ENGAGED HUMANITIES AND THE CREATIVE LIFE - RESIDENTIAL

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<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
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### M.A. ENGAGED HUMANITIES AND THE CREATIVE LIFE - NON-RESIDENTIAL

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<th>Winter 16</th>
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<tr>
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### Ph.D. CLINICAL PSYCHOLOGY - RESIDENTIAL

<table>
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<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>7,493.00</td>
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<tr>
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<td>20,280.00</td>
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<td>4,733.00</td>
<td>1,987.00</td>
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### Ph.D. CLINICAL PSYCHOLOGY - NON-RESIDENTIAL

<table>
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<tr>
<th>Quarter</th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>5,621.00</td>
<td>28,100.00</td>
</tr>
<tr>
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<td>1,248.00</td>
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<td>5,070.00</td>
<td>5,070.00</td>
<td>20,280.00</td>
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<tr>
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<td>3,671.00</td>
<td>3,671.00</td>
<td>1,279.00</td>
<td>12,292.00</td>
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</table>

For financial aid recipients, quarterly payment for the balance is due in the Student Accounts Office 14 days prior to the start of each quarter. Visit the Student Accounts website to view the payment schedule for your specific Track. The Student Accounts Office will post monthly billing statements online at My.Pacifica indicating your account balance. When you have completed all the required paperwork for financial aid, anticipated financial aid will be reflected on the billing statements until the actual funds are received from the Department of Education each quarter.

### RESIDENTIAL STUDENTS

The Res. Fee 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.

### NON-RESIDENTIAL STUDENTS

Non-residential/Commuter Fee covers meals, shuttle service, and misc. day use fees during the academic year.

### NON-RESIDENTIAL STUDENTS

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

### RESIDENTIAL STUDENTS

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

### NON-RESIDENTIAL STUDENTS

Non-residential/Commuter Fee covers meals, shuttle service, and misc. day use fees during the academic year.

### RESIDENTIAL STUDENTS

Residential Fee 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.

### NON-RESIDENTIAL STUDENTS

Non-residential/Commuter Fee covers meals, shuttle service, and misc. day use fees during the academic year.

### NON-RESIDENTIAL STUDENTS

Non-residential/Commuter Fee covers meals, shuttle service, and misc. day use fees during the academic year.
## QUARTERLY DIRECT COSTS MINUS FINANCIAL AID 2015–2016 CONTINUED

### Psy.D. CLINICAL PSYCHOLOGY - RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
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<td>9,100.00</td>
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</tr>
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</table>

**RESIDENTIAL STUDENTS**
The Residential Fee covers 4 day/3 night accommodations each session during the fall, winter, spring quarters. Psy.D. is not in session during the summer quarter.

### Psy.D. CLINICAL PSYCHOLOGY - NON-RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>9,100.00</td>
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**NON-RESIDENTIAL STUDENTS**
The Non-Residential/Commuter fee includes meals, shuttle service, and miscellaneous day use fees for those living in the Santa Barbara or Ventura County area.

### M.A./Ph.D. MYTHOLOGICAL STUDIES - RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>7,493.00</td>
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<td>7,493.00</td>
<td>5,621.00</td>
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<td>1,668.00</td>
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**RESIDENTIAL STUDENTS**
Residential Fee 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.

### M.A./Ph.D. MYTHOLOGICAL STUDIES - NON-RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>7,493.00</td>
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**NON-RESIDENTIAL STUDENTS**
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.

### Ph.D. DEPTH PSYCHOTHERAPY - RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>5,621.00</td>
<td>28,100.00</td>
</tr>
<tr>
<td>+ Residential Fee</td>
<td>1,668.00</td>
<td>1,668.00</td>
<td>1,668.00</td>
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<td>4,091.00</td>
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</tr>
</tbody>
</table>

**RESIDENTIAL STUDENTS**
The Residential Fee covers 3 day/2 night night accommodations each session during the fall, winter, spring quarters and 5 day/4 night accommodations in the summer, meals, shuttle service and misc. day use fees.

### Ph.D. DEPTH PSYCHOTHERAPY - NON-RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>7,493.00</td>
<td>5,621.00</td>
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<tr>
<td>+ Non-Res Fee</td>
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<td>954.00</td>
<td>954.00</td>
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</tr>
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</table>

**NON-RESIDENTIAL STUDENTS**
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.
**NON-RESIDENTIAL STUDENTS**
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. Community/Liberation/Ecopsychology students are not in residence during the summer quarter and therefore excluded from the summer charges for residential fees.

### M.A./Ph.D. DEPTH - COMMUNITY/LIBERATION/ECOPSYCHOLOGY - NON-RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
<th>Fall 15</th>
<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Tuition</td>
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<tr>
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<td>3,377.00</td>
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</table>

### M.A./Ph.D. DEPTH - COMMUNITY/LIBERATION/ECOPSYCHOLOGY - RESIDENTIAL

<table>
<thead>
<tr>
<th></th>
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<th>Spring 16</th>
<th>Summer 16</th>
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<tr>
<td>Tuition</td>
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<td>7,493.00</td>
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### M.A./Ph.D. DEPTH - SOMATIC PSYCHOLOGY - RESIDENTIAL

<table>
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<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
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### M.A./Ph.D. DEPTH - SOMATIC PSYCHOLOGY - NON-RESIDENTIAL

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<th>Winter 16</th>
<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
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<tr>
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### M.A./Ph.D. DEPTH - JUNGIAN ARCHETYPAL STUDIES - RESIDENTIAL

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<th>Winter 16</th>
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<th>Summer 16</th>
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### M.A./Ph.D. DEPTH - JUNGIAN ARCHETYPAL STUDIES - NON-RESIDENTIAL

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<th>Spring 16</th>
<th>Summer 16</th>
<th>Total</th>
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<tr>
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<td>7,025.00</td>
<td>7,025.00</td>
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<td>20,280.00</td>
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<tr>
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<td>2,379.00</td>
<td>2,379.00</td>
<td>9,516.00</td>
</tr>
</tbody>
</table>
ATTENDANCE
All instructors report attendance after the first class session each quarter. Prior to release of financial aid funds attendance must be confirmed. Students unable to attend the first session of the quarter need to contact the Financial Aid Office.

CHANGE OF ADDRESS
It is each student’s responsibility to make sure the Registrar’s Office, the Financial Aid Office, and the U.S. Department of Education have the most current and correct address, phone number, and email information. If this information changes, the respective representatives must be notified.

COURSE REGISTRATION
The student is required to register for coursework each quarter. All loan funds will be returned to the U.S. Department of Education if a student is not registered for coursework.

DISSERTATION ENROLLMENT
Students enrolled in the dissertation phase may be eligible for financial aid during the initial nine-quarter dissertation enrollment period. Dissertation fee is equal to one year’s tuition at the time the student entered the program of study. Refer to page 3 of this Financial Aid Guide, the Dissertation Fact Sheet for Financial Aid Recipients, or contact the Financial Aid Office for complete details.

LEAVE OF ABSENCE (LOA)
If a student finds it necessary to interrupt the program of study upon completion of a quarter, s/he may request a leave of absence from Pacifica. Students must submit to the Registrar’s Office a completed Leave of Absence form. During this period, the student will not be considered enrolled. If the leave exceeds six months, the loan(s) received while enrolled at Pacifica will enter the repayment phase. Any prior or consolidated loans may enter repayment immediately; consult the U.S. Department of Education for details. Contact the Student Accounts Office for details regarding the LOA fee.

LOAN DEFERMENTS
Pacifica participates with the National Student Clearinghouse to verify enrollment and provide previous lenders and the U.S. Department of Education with the most current enrollment information. Students have the option to contact the loan servicer to request a deferment form and may submit that form to Pacifica’s Registrar’s Office along with an addressed, stamped envelope.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (FSAP)
All students who apply for and receive financial aid must be making FSAP toward completion of degree requirements. FSAP is evaluated annually after grades are posted for the summer quarter to determine continued eligibility for those students enrolled in coursework. Students must maintain a cumulative grade point average of 3.0 and a minimum of 67% of attempted units must be successfully completed with a grade of “C” or better (grade of “B” or better required for Clinical students). For Psy.D. Clinical Psychology the FSAP annual evaluation will occur after spring grades are posted each year. Refer to the FSAP brochure available in the Financial Aid Office for complete details.

Students who do not make FSAP will receive written notification from the Financial Aid Office and further financial aid will be suspended. Students will not receive prior FSAP warnings. Students whose financial aid is suspended for failure to achieve FSAP may appeal if extenuating circumstances (such as prolonged illness or a death in the family) hindered academic performance. Students are strongly encouraged to file their appeal within 2 weeks after receiving notification of suspension. Appeals must include a Corrective Action Plan (CAP) to explain in detail how and when deficiencies will be resolved. The Department Chairperson for the respective program of study must approve the Corrective Action Plan. The appeal and the approved CAP must be in writing and sent to the Director of Financial Aid.

DISSERTATION STUDENTS FSAP
Ph.D. program students are eligible for financial aid during the nine-quarter dissertation phase of the program. During the first four quarters students must be actively engaged in the dissertation process by submitting written material and have on-going communication with the committee. If a student does not meet this requirement, any further aid will be suspended until progress is made and confirmed by the committee. Students whose financial aid is suspended will be notified in writing.

Following the completion of the initial nine quarters, students must have an approved proposal on file to remain eligible for financial aid during an extended one-year period. Contact the Financial Aid Office for complete details.

Please note that once the final dissertation draft is approved by the committee, all pending financial aid will be canceled.

STUDENT LOAN COUNSELING
Students borrowing from the Federal Loan programs are required to complete an Entrance Counseling session with the Financial Aid Office prior to receiving the first loan disbursement and an Exit Counseling session prior to leaving Pacifica. The loan counseling sessions are to inform the student of his/her rights and responsibilities as a student loan borrower and about student loan indebtedness. Log on to Pacifica’s Financial Aid website for instructions.

TRAINEESHIP, INTERNSHIP (Ph.D.), OR PRACTICUM ONLY STATUS
Students who register for Traineeship, Internship, or Practicum Only Status are not considered to be enrolled and are not eligible for financial aid or in-school deferments on student loans.

STUDENTS ENROLLED IN Psy.D. CLINICAL PSYCHOLOGY INTERNSHIP:
Students enrolled in the Internship phase of the Psy.D. Clinical Psychology program will be eligible for aid only during the first three quarters of the initial three-quarter Internship enrollment period.

REFUNDABLE RESIDENTIAL AND NON-RESIDENTIAL FEE POLICY
If a student attends any portion of the quarterly on-site session and then withdraws, takes a Leave of Absence, or drops courses from Pacifica, a Residential/Non-Residential refund will only apply to subsequent sessions in that quarter and not the session during which the student withdraws, takes a Leave of Absence, or drops courses.

2015–2016 FINANCIAL AID GUIDE 14
### REFUNDABLE TUITION POLICY -

To be eligible for a refund of tuition, timely written notification must be submitted to the Registrar’s Office. The date of withdrawal will be determined by the date written notification is received by the Registrar’s Office. If you withdraw or file a Leave of Absence from Pacifica after instruction has begun, you will receive a partial refund of the tuition charges.

### REFUNDS -

Refers to the calculation of institutional charges and is a separate calculation from the Return of Federal Funds calculation. The amount of refundable institutional charges (tuition and residential/non-residential fees) will be prorated based on school policy (see below). If there is a balance due by the student as a result of the unearned financial aid being returned, the student will be responsible for payment of the difference.

### TIME FRAME - QUARTER

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall, winter, and spring for all programs, plus summer for M.A. Engaged Humanities, M.A./Ph.D. Jungian and Archetypal Studies, and M.A./Ph.D. Depth Psychology. (New students will receive 100% refund minus $250 non-refundable enrollment deposit.)</td>
<td>100%</td>
</tr>
<tr>
<td>On or before the first day of class</td>
<td>100%</td>
</tr>
<tr>
<td>First week of the quarter (day 2 to day 7)</td>
<td>80%</td>
</tr>
<tr>
<td>Second week of the quarter (day 8 to day 14)</td>
<td>70%</td>
</tr>
<tr>
<td>Third week of the quarter (day 15 to day 21)</td>
<td>60%</td>
</tr>
<tr>
<td>Fourth week of the quarter (day 22 to day 28)</td>
<td>50%</td>
</tr>
<tr>
<td>Fifth week of the quarter (day 29 to day 35)</td>
<td>40%</td>
</tr>
<tr>
<td>Sixth week of the quarter (day 36 to day 42)</td>
<td>30%</td>
</tr>
<tr>
<td>After the sixth week (day 43 and beyond)</td>
<td>0%</td>
</tr>
</tbody>
</table>

### SUMMER QUARTER POLICY

Summer policy for all programs, except M.A. Engaged Humanities, M.A./Ph.D. Jungian and Archetypal Studies, and M.A./Ph.D Depth Psychology.

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Refund</th>
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</thead>
<tbody>
<tr>
<td>On or before the first day of class</td>
<td>100%</td>
</tr>
</tbody>
</table>

### 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

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Refund PER UNIT TUITION CALCULATION*</th>
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</thead>
<tbody>
<tr>
<td>On or before the first day of class</td>
<td>100%</td>
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<tr>
<td>First week of the quarter (day 2 to day 7)</td>
<td>80%</td>
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<tr>
<td>Second week of the quarter (day 8 to day 14)</td>
<td>70%</td>
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<tr>
<td>Third week of the quarter (day 15 to day 21)</td>
<td>60%</td>
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<tr>
<td>Fourth week of the quarter (day 22 to day 28)</td>
<td>50%</td>
</tr>
<tr>
<td>Fifth week of the quarter (day 29 to day 35)</td>
<td>40%</td>
</tr>
<tr>
<td>Sixth week of the quarter (day 36 to day 42)</td>
<td>30%</td>
</tr>
<tr>
<td>After the sixth week (day 43 and beyond)</td>
<td>0%</td>
</tr>
</tbody>
</table>

### SUMMER QUARTER POLICY

<table>
<thead>
<tr>
<th>Time Frame</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>On or before the first day of class</td>
<td>100%</td>
</tr>
</tbody>
</table>

*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.
WITHDRAWING, DROPPING, OR CANCELLING CLASSES

It is extremely important that students speak with the Financial Aid Office before reducing or changing enrollment status. Awards may be reduced or canceled if the student fails to maintain required enrollment status. Based on the date of notification, the student may receive a pro-rated refund.

WITHDRAWING FROM THE INSTITUTE

Student Withdrawals — Students who find it necessary to withdraw or take a leave of absence from Pacifica must notify the Registrar’s Office in writing. The following policy has been set by the Department of Education for all federal financial aid recipients.

Return of Federal Funds Policy — Pacifica Graduate Institute has implemented the Return of Federal Funds policy as required by federal regulations (Sect. 668.22 Higher Education Amendments of 1998).

For those students who are eligible and receive federal financial aid and find it necessary to withdraw from all courses at Pacifica prior to the completion of the current quarter, the following federal policy applies. The focus of the policy is to return the unearned portion of the federal financial aid for the enrollment period. Only the amount of financial aid that has been earned (based on the number of calendar days completed in the period of enrollment) will be retained on the student’s behalf. Any unearned aid will be returned to the U.S. Department of Education. The Return of Federal Funds will be calculated based on the date the student begins the official withdrawal process by notifying the Registrar’s Office, the last date of documented attendance or for an unofficial withdrawal, the mid-point of the term or the last documented date of attendance. If a student withdraws from school on or before the 60% point in the term, then the school and possibly the student shall return the percentage of unearned Title IV federal financial aid. The distribution of returned funds is as follows:

1. Federal Unsubsidized Stafford Loan
2. Federal PLUS Loan
3. State, Private, or Institutional Aid
4. The Student

REFUNDABLE RESIDENTIAL AND NON-RESIDENTIAL FEE POLICY

If you plan to miss an on-site session, in order to be eligible for a refund, written notification must be submitted to the Housing Department at least 5 days prior to the start date of the on-site instruction.

If a student attends any portion of the quarterly on-site session and then withdraws, takes a Leave of Absence, or drops courses from Pacifica, a Residential/Non-Residential refund will only apply to subsequent sessions in that quarter and not the session during which the student withdraws, takes a Leave of Absence, or drops courses.

If the school cancels or discontinues an on-site session, the student will receive a pro rated refund of the fee.
Student Rights and Responsibilities

**RIGHTS**
The student has the right to ask the college:

- What it costs to attend and what its refund policies are if the student drops out.
- How the college determines whether the student is making FSAP and what happens if the student is not.
- What financial help is available, including information on all federal, state and college financial aid programs, not just loans.
- About the deadlines for submitting applications for each financial aid program and how recipients are selected.
- How financial need is determined, including the costs for tuition, fees, housing, food, transportation, books, supplies, personal and miscellaneous expenses are considered in the Cost of Attendance.
- What resources (such as parental contribution, private scholarships, personal assets) are considered in the financial need calculation, and how much of the student's financial need, as determined by the college, is met.
- To explain the various elements of the financial aid package, and how and when aid will be received.
- To reconsider a financial aid application, if the student believes s/he has been treated unfairly.
- How much financial aid must be paid back, and what portion is grant or gift aid. If offered a loan, the student has the right to know the interest rate, the total amount that must be repaid, payback procedures, when repayment begins and the length of the repayment period.
- How to apply for additional aid, if the student's financial circumstances change.
- To disclose the percentage of its students who complete the college's programs, the percentage who transfer out, and its job placement rates.
- About the effect outside scholarships may have on financial aid award.
- For its statistics on crimes, including sexual violence committed on and off campus, and for its campus safety policies and procedures, and gainful employment.

**RESPONSIBILITIES**
The student has a responsibility to:

- Review and consider all information about the college's programs before enrolling.
- Compare anticipated monthly student loan payments and other expenses to expected take home pay after college.
- Complete the financial aid application accurately and submit it on time to the right place. Intentional misrepresentation on an application for federal financial aid is a violation of law and a criminal offense subject to penalties.
- Ask current and former students and local employers about the school.
- Read and keep copies of all forms and signed agreements.
- Respond promptly and provide all requested documentation, verification, corrections or new information to the appropriate place.
- Notify the college and lender promptly of changes in name, permanent mailing address, telephone number or enrollment status.
- Know and comply with the deadlines for applications or reapplications for aid, and understand the school's refund procedures.
- Repay student loans, plus interest, even if the student doesn't complete his/her education, can't get a job or isn't happy with the education provided.
- File for a deferment or forbearance, or change repayment plans if default is a possibility.
- Complete entrance counseling before receiving the first loan disbursement, and exit counseling before leaving school.
- Report in writing to the college financial aid office all additional financial aid resources received.
- You must use your federal student loan for educational expenses only.
The Mission of Financial Aid at Pacifica

The purpose of financial aid is to provide financial assistance to students enrolled in at least a half-time basis in an eligible program at Pacifica. Pacifica’s Board of Trustees, administrators, faculty and staff do all they can to ensure a quality education that is accessible to all students.

Pacifica Graduate Institute is a degree granting institution, accredited by the Western Association of Schools and Colleges (WASC) and is approved by the U.S. Department of Education for participation in the Federal Loan Programs. We would like to take this opportunity to extend our welcome to you. Pacifica’s Board of Trustees, administrators, faculty, and staff do all they can to ensure a quality educational experience.

While the process of financing an education can be challenging, the Financial Aid Office is committed to making this process as manageable as possible. Pacifica is committed to a policy of non-discrimination on the basis of race, color, national origin, religion, gender, age, sexual orientation, or handicap in any of its policies pertaining to the awarding of financial aid. The staff of Pacifica Graduate Institute’s Financial Aid Office is committed to the highest standards of professional conduct. We are members of the National Association of Student Financial Aid Administrators (NASFAA) as well as the California Association of Student Financial Aid Administrators (CASFAA) and follow their ethical principles and code of conduct. We invite you to contact us if you have any questions.

Glossary of Financial Aid Terms

CAPITALIZATION – If a student chooses to defer paying interest on a loan while in school, the interest is capitalized or added to the principal when the loan enters repayment.

DEFAULT – Failure to repay a Federal loan, effective when a student is delinquent 270 or more days.

DEFERMENT – An entitlement which allows a student to temporarily postpone payments for a variety of reasons including: unemployment, disability and returning to school.

DELINQUENCY – A student is considered to be delinquent on a student loan if payments are not made on time and are overdue. Delinquency can adversely affect a student’s credit rating and history.

Direct Plus Loan – Federally guaranteed loans for graduate and professional students. Requires credit approval by the U.S. Department of Education.

Direct Stafford Loan – A federal loan funded and administered by the U.S. Department of Education.

Disbursement – Loan funds issued by U.S. Department of Education to the school through electronic fund transfer.

Financial Aid Eligibility – The difference between the total Cost of Attendance and the Expected Family Contribution (EFC).

Forbearance – A forbearance is an agreement with the holder of the loan, at its discretion, to postpone payments.

Grace Period – The amount of time allowed before principal repayment of loan must begin after a student graduates, leaves school, or drops below half-time status.

Interest Rate – Based on the Bipartisan Student Loan Certainty Act of 2013, federal student loan interest rates will be tied to financial markets. Under this Act, interest rates will be determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan will have a fixed interest rate for the life of the loan. Private Alternative Loans are generally variable and adjusted quarterly.

Master Promissory Note (MPN) – The Master Promissory Note is a legal document. By signing it, a student promises to repay current and all future loans. Under this note a student may receive loans for a single enrollment period or for multiple enrollment periods.

Origination Fee – The fee charged by the government to offset the cost of processing the loan. The amount of the fee is deducted from the dollar amount of the loan.

Principal – The amount of the loan that must be repaid upon maturity and the amount upon which interest will be charged.

Private Loan – A non-federal loan designed to cover tuition costs plus a variety of additional costs and living expenses. Interest rates and terms are based on the applicants’ credit score.

Refund – A credit balance issued to the student within 14 days from the date of disbursement in the case that their financial aid exceed their quarterly charges.

Unsubsidized Federal Stafford Loan – The student is responsible for paying the interest on the loan from the date of disbursement through repayment.

Verification – Students awarded need-based aid must submit Verification documents and IRS Tax Transcript as requested to the Financial Aid Office.

Work-Study – Pacifica is pending approval to participate in the Federal Work-Study program.

NASFAA Code of Conduct for Institutional Financial Aid Professionals

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

- Refrain from taking any action for his or her personal benefit.
- Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
- Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory board or as part of a training activity of or sponsored by such an entity.
- Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved 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 the Financial Aid Office for the most current information.