

**OFFICE OF FINANCIAL AID INFORMATION &
AWARD POLICY 2022-2023**

Questions & Answers

How will my financial aid be paid?

University charges such as tuition will be billed to your Pacific student account by the semester, and half your scholarship, grant, and loan funds will be deposited in your student account each semester to pay those charges. Different billing and payment schedules apply to the professional pharmacy program and other accelerated programs. Money earned from a work-study job is paid directly to you on the basis of hours worked and your hourly rate of pay. Because work-study is not paid into your student account, you do not include it in your cost/payment calculation (below).

Will everything be covered?

Compare your aid dollars with your estimated costs. If tuition and other charges billed to your student account are greater than your total scholarship, grant, and loan funds, you will be responsible for paying the difference.

How is my eligibility determined?

The Office of Financial Aid uses information from your FAFSA and your admission file to determine your eligibility, comparing your qualifications with the requirements for each of the programs we administer. We also attempt to predict whether you will qualify for a state or federal grant. Your financial aid offer includes all the student aid for which you appear to qualify. Federal Direct PLUS Loan (parent loan) information is found here: <https://studentaid.gov/understand-aid/types/loans/plus/parent>.

How do you know I'll get a Cal Grant?

We do not know for sure we can only estimate whether or not you will qualify, based on our election process. California Undergraduates: If you filed your FAFSA and your GPA Verification by March 2 and the notice you receive from CSAC does not confirm the Cal Grant information shown in your Pacific financial aid package, please inform the Office of Financial Aid. You can check the status of your Cal Grant application or award at <https://mygrantinfo.csac.ca.gov/>. If you completed the application process on or before the March 2 deadline and CSAC has not contacted you by April 30, call toll free 1-888-224-7268 or email studentsupport@csac.ca.gov. Cal Grant awards are renewed annually. All Cal Grant recipients are required to meet maximum income and asset ceilings and a minimum financial need requirement. All Cal Grant renewal students must complete a FAFSA and meet these new requirements in order to qualify for the renewal of their Cal Grant.

Is this my final aid offer?

If there is any change in the information we used to determine your eligibility, your award might have to be revised, even after the start of the school year. If this happens, we will notify you of the change via email.

Verification is a process in which the U.S. Department of Education requires schools to collect documents to verify the information submitted by you and/or your parent(s) on the FAFSA. If selected for verification, the Office of Financial Aid will send you an email with a link to create an [secure website](#), where you and/or your parent can upload and electronically sign your Verification Documents. Your financial aid offer is tentative until all verification documents have been received and reviewed. If a Federal Pell Grant is included in your financial aid offer, the grant is estimated pending verification of your FAFSA information and other qualifications. If your aid offer includes an estimated Cal Grant, keep in mind that this is only an estimate and does not guarantee that the California Student Aid Commission will award you a grant.

Other Resources. By federal regulation, if you receive a scholarship, tuition benefit, or other financial resource, you must inform the Office of Financial Aid. We must review your financial aid offer and, if necessary, revise your aid offer.

Housing. The cost allowance used to determine your financial aid eligibility is based in part on whether you plan to live in campus housing, off campus, or at home with your parents. If your housing plans have changed since you filed your FAFSA, or if you move during the school year, you must inform the Office of Financial Aid.

Enrollment. You must enroll at least half time to qualify for aid from most financial aid programs. Exceptions are the Federal Pell Grant, which is available for less-than-half-time study, and the Health Professions Student Loan, which requires full-time enrollment. A minimum of six units per semester is considered half time for Pacific undergraduates, professional pharmacy students, and teaching credential students.; 9-11 units is three-quarter time; and 12 units or more is a full time course load. For students in other graduate degree programs, four

When you have confirmed your intention to enroll and completed your financial aid file, the Office of Financial Aid will begin processing your aid. Graduate Students: Deposits are required for most graduate programs. Follow the instructions you receive with your admission letter.

Notify the Office of Financial Aid if you receive aid from any other source.

Report other awards by emailing us at financialaid@pacific.edu or send us a copy of your notification letter or certificate. Federal and state regulations require that financial assistance from all sources be considered part of your award package. The sooner we know about an necessary changes.

What about next year?

The University plans to begin sending financial aid offer notices to continuing Pacific students in June via email to your u.pacific address.

FAFSA Renewal

To establish financial eligibility for aid (except merit/performance awards) you must file a new FAFSA every year. The priority filing period for continuing Pacific students is October 1 March 1. The FAFSA is available here: <https://studentaid.gov/h/apply-for-aid/fafsa>.

Annual tuition increase

Please note that while Pacific strives to keep tuition at affordable levels, you should expect and plan for tuition increases each year. Annual increases over the past five years have averaged 3.7% per year. Ongoing financial aid workshops are held throughout the year to help you with planning. The Career Services Center has information about campus jobs.

Academic standing

You must be in acceptable academic standing with the university to qualify for financial aid and/or scholarship renewal. If you should be placed on academic probation, you may still be eligible to receive financial aid, but if you are academically disqualified or subject to disqualification, you will lose your aid eligibility. Students may petition for academic reinstatement; however, financial aid is not automatically reinstated when an academically disqualified student is readmitted to the university. To appeal for reinstatement of aid, you must submit a separate appeal to the Office of Financial Aid here: www.pacific.verifymyfafsa.com.

Satisfactory Academic Progress requirements

In addition to meeting university standards, financial aid and scholarship recipients must demonstrate satisfactory academic progress (SAP) toward graduation; see the detailed information about Satisfactory Academic Progress requirements on the following page. Students who fail to maintain Satisfactory Academic Progress lose their financial aid eligibility, even if they have not been academically disqualified by the University.

Limits on renewal

Federal and state regulations and University policies limit the renewal of financial aid and scholarship awards. For example, eligibility for most grants and scholarships ends when you standing, and satisfactory progress.

University scholarships and grants

degree program, up to the period normally required to earn a degree. University awards may not be renewed once a student enters a professional degree program. Entering first-year students may receive their University awards for up to a total of four years of full-time study. For transfer

Cal Grants may be renewed for up to a total of four years of full-time study when awarded as a first-year student. If you receive a new Cal Grant beginning with your sophomore, junior, or senior year or if you transfer to Pacific with a Community College Reserve Grant the academic level at which you receive your first Cal Grant payment determines how long you will remain eligible for the grant.

For example, a student in a four-year degree program who receives a new Cal Grant as a junior is eligible for up to a total of two years (four full-time semesters) of Cal Grant payments.

recipients who graduate and enter a teaching credential program within 15 months of graduation may apply for up to two semesters of Teaching Credential Benefits. Cal Grants cannot be

NOTE: Cal Grant awards are renewed annually. All Cal Grant recipients are required to meet maximum income and asset ceilings and a minimum financial need requirement. All Cal Grant renewal students must complete a FAFSA by the deadline and meet these new requirements in order to qualify for the renewal of their Cal Grants.

Pre-Professional Students

Eligibility criteria, award amounts, and types of aid available are different for professional

degree and pre-professional programs. University grants and scholarships received during the pre-professional years are not renewable for professional study; however, students may be considered for awards available through their professional programs. Doctor of Pharmacy students attain full professional standing after completing six full-time semesters of college study. Students who enter the professional pharmacy program after only four or five semesters may be subject to undergraduate loan limits and might have to provide parent information on the FAFSA. As undergraduates, they may be eligible for Federal Pell Grant. Pharm. D. students

graduate students and teaching credential students, whether or not the student received aid in any prior academic year.

Pace (units completion)

To demonstrate satisfactory academic progress in your degree program, both undergraduate

If, at that time, you do not meet the satisfactory progress standards described above, you will be placed on financial aid disqualification and will immediately lose eligibility to receive financial aid. According to regulations effective July 1, 2011, there is no warning period.

Appeal process. If you are disqualified from financial aid but believe that an extenuating circumstance such as: a serious illness (physiological or psychological) or injury of yourself or family member, death of a loved one, or severe personal or family situation affected your academic performance, you may submit an appeal with supporting documentation and an academic advisor reviewed academic plan. Your appeal must explain why you were unable to make satisfactory progress and what actions that you will take or changes already made to achieve and maintain satisfactory academic progress.

Financial aid probation. If your appeal is approved, aid will be reinstated on a probationary basis for one semester, and your status will be evaluated again at the end of that semester. If, during the semester on probation, you meet all requirements specified in the academic plan

For example, if you withdraw after completing 30% of a semester, you have earned 30% of the federal aid awarded for that semester and 70% of your federal aid dollars must be returned. If you have received more federal aid dollars than you earned, the unearned aid must be returned to the federal financial aid program or programs from which it was paid. (If you received less than the amount earned, you might be able to receive those additional funds.)

The funds remaining in your student account after federal financial aid is returned might not cover all the charges on your account. If, while you were enrolled, you took a refund (withdrew funds) from your account, you may owe the university for the unearned aid that is returned to federal programs on your behalf.

Withdrawal date.

By regulation, the date used to determine how much federal Title IV aid you have earned is the Office and begin the withdrawal process, cease attendance in all of your Title IV eligible courses, or otherwise give acceptable notice of your intent to withdraw. This federal withdrawal date triggers the start of the six or twelve-month grace period after which you have to start repaying your student loans (pages 8-9).

Unofficial withdrawal.

If you drop out stop attending classes without processing a withdrawal or leave of absence this is an unofficial withdrawal. The university will try to determine your last date of attendance (LDA). If your LDA cannot be determined, your withdrawal date may be set as the midpoint of the semester and half your federal aid for that semester may be returned, retroactively, to the federal programs. The requirements described above apply to Federal Pell Grants, Federal Direct Stafford and PLUS Loans, and Federal Supplemental Educational Opportunity Grants (FSEOG).

Tuition aid

Some non-federal aid, including Cal Grants and most university awards, can only be used to pay tuition. If you withdraw, the tuition-specific awards in your financial aid package, if any, might have to be reduced or canceled. When tuition aid must be adjusted, university awards are reduced first; then, if necessary, funds are returned to the Cal Grant program and/or other awarding agencies.

Long-term consequences

All types of financial aid (which includes scholarships, grants, and loans) have lifetime limits. Receiving any type of financial aid and not satisfactorily completing the courses for which you enrolled may cause you to run out of eligibility before completing your degree.

A student who withdraws might be entitled to keep part or all of their financial aid but you should be aware that any loan amount or Pell Grant that is not returned counts against your aggregate limits and loans will eventually have to be repaid, even though you did not earn any units in the semester for which the funds were borrowed. Similarly, a Cal Grant payment received for a semester from which you withdraw counts against your remaining semesters of Cal Grant eligibility. If academic difficulties or other circumstances result in repeated withdrawals, you could eventually fall below the satisfactory academic progress pace

To qualify for renewal of an academic or performance scholarship, you must maintain full-time
-professional program and
meet our satisfactory academic progress policy (see SAP section above).

