Quality Assurance Program

University of the Pacific is one of more than 100 colleges and universities participating in the U.S. Department of Education's Institutional Quality Assurance Program. This program is designed to measure the accuracy with which schools administer federal financial aid, with the goal of streamlining the application process and reducing the volume of paperwork required of students and their families.

If your file is selected for Quality Assurance review, the Financial Aid Office will notify you and provide complete instructions.

University of the Pacific awards financial assistance on the basis of academic performance and financial eligibility, calculated according to formulas prescribed by the U.S. Higher Education Act of 1965, as amended. Some awards, such as music grants and athletics grants, are also based on performance ability and participation. All documents, correspondence, and conversations between students and their families and members of the Financial Aid staff are private and confidential.

Students are responsible for completing all necessary application procedures and staying informed about regulations and policies that affect their financial aid by reading all information provided to them by the Financial Aid Office and contacting the Financial Aid Office for assistance whenever questions arise. Students must inform the Financial Aid Office any time there is a change in family circumstances, enrollment plans, housing arrangements, or other financial assistance received. Part or all of an award may be withdrawn if it is determined that incorrect or false information was provided on the financial aid application or if there has been an error in determining the amount of the award.

When a student withdraws from the university, charges are prorated according to the refund schedule published in the university catalog and financial aid is adjusted according to federal and state regulations and university policy.

Exceptions to Pacific's satisfactory academic progress policy may be granted when it is determined that unusual circumstances have adversely affected a student's academic performance; for detailed information about satisfactory academic progress, please contact the Financial Aid Office.

Financial aid administered by the University of the Pacific is available only to U.S. citizens and eligible non-citizens. Students enrolled in study-abroad programs approved for credit by University of the Pacific may qualify for financial aid. Students in the evening Bachelor's Degree program in Organizational Behavior are not eligible for university grants and scholarships. Cal Grant B stipends are released to the recipient's student account upon receipt of his/her signed authorization; a student may rescind this authorization by submitting a written request to the Student Accounts Office.

University of the Pacific reserves the right to change fees, modify its services, or change its programs at any time and without prior notice being given.
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?

Use the Program Cost sheets located at the Additional Financial Aid Information link on insidePacific to compare your aid dollars with your estimated costs of attendance. 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 do you decide what I qualify for?

The Financial Aid Office 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 package includes all the student aid for which you appear to qualify. Federal Direct PLUS Loan (parent loan) information is provided at the Additional Financial Aid Information link.

How do you know I’ll get a Cal Grant?

We don’t know for sure—we can only predict whether or not you will qualify, based on our knowledge of the California Student Aid Commission’s selection 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 Financial Aid Office.

You can check the status of your Cal Grant application or award at www.webgrants4students.org. 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 e-mail 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.

NOTE: Under current law, the maximum Cal Grant is $9,084 per school year. It should be noted the Governor has proposed reducing current award levels for new 2015-16 recipients to $8,056. The final Cal Grant award value will not be known until the state budget is finalized. If there is any change in the Cal Grant program that affects your financial aid, we will notify you right away.

Is this my final award?

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.

IRS Tax Return Transcript/Non-filer’s Statement. Your award is tentative until all 2014 income documentation has been received and reviewed. If tax return figures differ from the figures you reported on the FAFSA, we are required to update your file and report the new information to other awarding agencies, including the California Student Aid Commission.

If you are successful in using the IRS Data Retrieval Tool (DRT) on the FAFSA you are not required to submit a 2014 IRS Tax return Transcript. The following instructions will assist you with the DRT process:

New Students

You’ve decided on Pacific...now what?

Accept (or decline) your financial aid.

Use your PacificNet ID and password to log into insidePacific and access your award information.

Check to see if any documents are needed to complete your financial aid file (Financial Aid tab, Eligibility, Student Requirements tab) and note all additional instructions.

Confirm your admission.

When you have confirmed your intention to enroll and completed your financial aid file, the Financial Aid Office will begin processing your award.

Graduate Students: Deposits aren’t required for all graduate programs. Follow the instructions you receive with your admission letter.

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

Report other awards on inside-Pacific (go to Award by Year and select the Resources/Additional Information tab) 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 outside scholarship, the sooner we’ll be able to review your financial aid and inform you of any necessary changes.

Federal Direct PLUS Loan (parent loan) information is provided at the Financial Aid tab, Eligibility, Student Requirements tab and note all additional instructions.

Additional Financial Aid Information

Resources/Additional Information

Confirm your admission.

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Report other awards on inside-Pacific (go to Award by Year and select the Resources/Additional Information tab) 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 outside scholarship, the sooner we’ll be able to review your financial aid and inform you of any necessary changes.
• To use the DRT, log on to the FAFSA website and proceed to the parent and/or student financial section where there will be a box labeled IRS Data Retrieval Tool.

• Provide the requested information and you will be directed to the IRS’s website, where you will authorize the IRS to submit your tax information to FAFSA.

• You will then be directed back to the FAFSA website, where you will sign and resubmit your FAFSA with Pacific’s school code (001329).

• If the FAFSA is not resubmitted after the DRT is used, the tax information will not transfer to Pacific.

• Submit copies of all W-2s to the Financial Aid Office; please include the student’s name and Pacific ID on all correspondence to the University.

If a Federal Pell Grant is included in your financial aid award package, the grant is estimated pending confirmation of your FAFSA information and other qualifications. If your award 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 regulation, if you receive a scholarship, tuition benefit, or other financial resource, you must inform the Financial Aid Office. We must review your financial aid package and, if necessary, revise your award.

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 Financial Aid Office.

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, teaching credential students, and graduate students in the accelerated speech-language pathology and physical therapy programs; 9-11 units is three-quarter time; and 12 units or more is a full time course load.

For students in other degree graduate programs, four units is considered half time and eight units is full time.

Regulations specify that units for a repeated course can be included in your course load if you previously failed the course or—for one repetition, only—you have already passed the course but are re-taking it to improve your grade.

The Financial Aid Office must review your aid eligibility whenever there is a change in your enrollment. Aid must also be reviewed if you withdraw or take a leave of absence.

If you drop units and your tuition charges are lowered, tuition benefits in your financial aid package—such as a university grant or a Cal Grant—might have to be reduced. When this occurs, funds are returned first to university programs and then, if necessary, to other awarding agencies.

What about next year?
The Financial Aid Office will begin sending award notices to continuing Pacific students in June.

2016-2017 FAFSA
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 January 1-March 2. As a continuing student, you will not need to submit copies of tax return transcript unless we send a special request.

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 5.17% 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 will 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 Financial Aid Office.

**SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS**

In addition to meeting university standards, financial aid and scholarship recipients must demonstrate satisfactory academic progress toward graduation; see the detailed information about satisfactory academic progress requirements on the following page.

Students who don’t 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 get a bachelor’s degree. These limits take precedence over financial eligibility, academic standing and, satisfactory progress.

*University scholarships and grants* may be renewed for enrollment in an eligible bachelor’s degree program, up to the period normally required to obtain a degree. University awards may not be renewed once a student enters a professional degree program.

Entering freshmen may receive their university awards for up to a total of *four years* of full-time study or, for engineering students, up to *five years*. For transfer students, renewal eligibility is based on the student’s academic classification at admission.

Students may receive up to two additional semesters of university grant and/or scholarship while working toward a bachelor’s degree.

*Cal Grants* may be renewed for up to a total of *four years* of full-time study or, for Pacific engineering and pharmacy students, up to *five years*.

If you win 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.

Cal Grant eligibility normally ends once you have a bachelor’s degree. However, Cal Grant 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 extended for extra semesters in a bachelor’s program.

**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 and meet these new requirements in order to qualify for the renewal of their Cal Grants.
Satisfactory Academic Progress

By regulation, the Financial Aid Office must make sure that students who receive financial aid are making satisfactory academic progress toward completion of a degree. Except as noted, the satisfactory progress standards outlined here apply to all financial aid recipients, including 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 and graduate students must complete at least 67% of your cumulative attempted units with a passing grade.

Attempted units by definition is the cumulative numbers of units on record in the Registrar’s Office at the end of the add period for Fall, Spring and Summer terms. Repeated courses will qualify as hours attempted. The units for courses that a student drops, withdraws, receives an incomplete or fails after the last day to enroll in a class will be included in the number of attempted units.

Units for any repeated courses included in your financial aid course load count as attempted units. Courses with grades of W, I, or NC count as units attempted but not successfully completed. Transfer units count as units attempted and completed.

Transfer students’ GPA will not be included in GPA calculation.

**GPA**

Federal law also specifies that, beginning at the end of the second academic year, undergraduate students must have a grade point average of at least 2.0 or academic standing consistent with the requirements for graduation. (Note that a 3.0 is required for renewal of an academic scholarship.)

For graduate and professional students, institutional policy states graduate and professional students must have a grade point average of at least 2.0 or academic standing consistent with the requirements for graduation.

**MAXIMUM TIME FRAME**

Schools that participate in federal financial aid programs must define the maximum period ordinarily required to obtain a degree. A student who doesn’t complete his/her degree program within this time frame is not eligible to receive further financial aid for work toward that degree.

At Pacific, eligible undergraduates and professional pharmacy students may receive aid until the student’s total cumulative units attempted equal 150% of the units required for his/her degree. Units accepted for transfer are included in the number of units attempted.

Graduate students and teaching credential candidates may remain eligible for financial aid until total cumulative units attempted equal 200% of the student’s program length. Units accepted for transfer count as units attempted.

**ANNUAL REVIEW**

The Financial Aid Office will evaluate your academic progress every year at the end of the spring term.

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 a one-time circumstance such as: a serious illness or injury of yourself or family member, death of a loved one, severe personal or family situation – have affected your academic performance, you may submit a written appeal with supporting documentation and an academic advisor reviewed enrollment plan. Your appeal must explain why you were unable to make satisfactory process 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 developed for you at the time probation is granted, you can continue receiving financial aid; if not, you will again be disqualified.

**Regaining Eligibility.** If your appeal is denied, or if you have no grounds for appeal, you may regain financial aid eligibility by attending Pacific without aid until you again meet satisfactory progress requirements. Students who have regained eligibility do not have to file a written appeal.
What happens if you withdraw?

Federal Return of Title IV Aid provisions and other regulations and policies dictate what happens to financial aid when a student starts classes and then withdraws or goes on leave of absence.

Request for Withdrawal/Leave of Absence. Undergraduate and graduate students who wish to drop all classes or withdraw from the university (or take a leave of absence) must begin the withdrawal process in the Registrar's Office. For information, please visit www.pacific.edu/registrar.

FEDERAL AID

If you leave school during a semester, the Financial Aid Office must perform a calculation to determine how much of your federal Title IV aid you earned before you withdrew.

Percent of Term Completed/Percent of Aid Earned. The law provides that, if you withdraw after completing more than 60% of a semester, you have earned 100% of the federal aid you were scheduled to receive that semester. However, up through the 60% point in the term, the amount of federal aid earned is determined on a pro-rata basis.

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 will 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 date you contact the Registrar's Office and begin the withdrawal process, drop all your classes, or otherwise give notice of your intent to withdraw.

This federal withdrawal date triggers the start of the six-, nine-, 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. Your withdrawal date is 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, Federal Supplemental Educational Opportunity Grants (SEOG), and Federal Perkins Loans.

TUITION AID

Some non-federal aid, including Cal Grants and most university awards, can only be used to pay tuition. If you withdraw during the university's refund period and your tuition charges are reduced, the tuition-specific awards in your financial aid package, if any, might have to be reduced or cancelled.

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

A student who withdraws might be entitled to keep part or all of his/her financial aid—but you should be aware that any loan amount that is not returned counts against your cumulative borrowing limit and will eventually have to be repaid, even though you didn't 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 requirement (units completion) and lose eligibility for financial aid.

EXAMPLE: TREATMENT OF FINANCIAL AID WHEN A STUDENT WITHDRAWS

Jane, a sophomore, qualifies for financial aid from federal, state, and university programs. She begins the fall semester as a full-time
student and her fall aid is deposited in her Pacific student account.

On September 21—calendar day 26 of the 105-day semester—Jane withdraws from the university for personal reasons.

The Financial Aid Office reviews her award package and determines that changes are necessary.

**Federal Aid.** Jane was enrolled for 25% of the semester; therefore, she has earned 25% of her federal Title IV aid dollars.

Jane's unearned federal aid (75%) is returned to the federal student aid programs in a sequence prescribed by regulation, as follows:

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$747 Stafford Unsubsidized Loan (after deduction of loan fee)</td>
<td>$747 returned</td>
</tr>
<tr>
<td>$2,737 Stafford Subsidized Loan</td>
<td>$2,737 returned</td>
</tr>
<tr>
<td>$2,775 Pell Grant</td>
<td>$1,417 returned</td>
</tr>
<tr>
<td>$275 Supplemental Educational Opportunity Grant (SEOG)</td>
<td>$1,000 returned</td>
</tr>
</tbody>
</table>

**Tuition Aid.** In addition to federal aid, Jane's financial aid package includes three tuition awards—a Regents’ Scholarship, a UOP Grant, and a Cal Grant A.

Because she withdrew early in the semester, during the 60% refund period, Pacific reduces her fall tuition charges by 60%, and her fall tuition aid now exceeds the lower charges.

To correct this situation, the Financial Aid Office cancels her fall Regents’ Scholarship and UOP Grant and returns part of her fall Cal Grant payment to the Cal Grant A program:

<table>
<thead>
<tr>
<th>Aid Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6,000 UOP Grant</td>
<td>$6,000 cancelled</td>
</tr>
<tr>
<td>$5,000 Regents’ Scholarship</td>
<td>$1,792 cancelled</td>
</tr>
<tr>
<td>$4,612 Cal Grant B</td>
<td>$0 returned</td>
</tr>
</tbody>
</table>

Jane's total tuition aid now equals the amount of her reduced tuition charges.

**Note:** If only a portion of Jane's Cal Grant funds were returned when she withdrew, the California Student Aid Commission still counts the fall payment as a full-time semester of Cal Grant received and subtracts a semester from Jane's remaining eligibility.

**Scholarships**

To receive a University of the Pacific academic scholarship or performance-based scholarship, you must enroll at Pacific as a full-time student. Half your scholarship funds will be deposited in your student account toward payment of fall tuition and half will be deposited in your account for spring.

**RENEWAL REQUIREMENTS**

To qualify for renewal of an academic or performance scholarship, you must maintain full-time enrollment at Pacific in a bachelor's degree or pre-professional program and make satisfactory progress toward completion of your degree. (Powell Scholarships are for bachelor's degree candidates, only.)

To retain your Regents’, President’s, Provost’s, Dean’s, Pacific, Tri-County Transfer, Distinguished Transfer, or Commended Transfer scholarship, you must maintain an overall Pacific grade point average of 3.0 or above. Powell scholarship recipients must maintain an overall Pacific grade point average of 3.5 or above. Additional requirements apply to Powell Scholarship awards.

Your scholarship eligibility will be reviewed every year after the end of spring semester. If your cumulative year-end GPA is at least 3.0, for Powell scholarship recipients a 3.5, and you meet all other eligibility requirements, your scholarship will be renewed for the following school year.

If your cumulative grade point average is under 3.0, for Powell Scholarship recipients a 3.5, the scholarship will be withdrawn; however, if you later raise your GPA to 3.0, Powell Scholarship recipients a 3.5, or above, you may notify the Financial Aid Office and the scholarship will be reinstated, effective the following fall or spring semester.

To retain a Music or Forensics scholarship, you must meet all applicable participation requirements.

**DURATION OF ELIGIBILITY**

Academic scholarships received in the freshman year may be renewed for full-time enrollment in a bachelor's degree program, for up
to a total of four years (eight semesters) of scholarship support—or for engineering students, up to five years (ten semesters). For transfer students, renewal eligibility is prorated on the basis of the student's academic classification at admission.

Scholarship recipients who are pursuing the Doctor of Pharmacy degree may use their scholarships for two years (four semesters) or three years (six semesters) of pre-pharmacy work. Pacific academic scholarships are not renewable for professional study in pharmacy, dentistry, or law.

OTHER TERMS AND CONDITIONS
If you have applied for local scholarships or need-based financial aid, please note that total assistance, including scholarships, cannot exceed your costs of attendance. If you receive need-based funds, the total of your scholarship dollars plus need-based financial aid will be limited to your calculated financial need.

In addition, the combined value of a Pacific scholarship and any other tuition award (such as a Cal Grant or a need-based UOP Grant) cannot exceed your actual tuition and fee charges.

Total tuition assistance may also be limited by policies associated with other programs or benefits, such as employee tuition remission or a Tuition Exchange scholarship.

If you are selected for more than one Pacific academic scholarship, with the exception of Dean's and Pacific Scholarships you will receive the most advantageous award.

The Financial Aid Office will coordinate your aid package and notify you of any necessary adjustments.

Work-Study
Students who are awarded federal work-study are eligible to apply for on-campus work-study jobs. Available work-study and non-work-study positions can be viewed through Pacific’s online job board, Tiger Jobs. You can access Tiger Jobs through insidePacific (on the Living tab) after August 26.

Loans
If you accept a student loan, you will need to complete an entrance counseling session and a promissory note. See the Loan Instructions provided at the Additional Financial Information link on insidePacific.

FEDERAL DIRECT STAFFORD LOANS
Stafford loans may be subsidized (eligibility is based on financial need) or unsubsidized. No interest is charged on a subsidized Stafford loan while you are enrolled at least half time. Interest on an unsubsidized loan begins on the date of disbursement.

Interest Rate. The interest rate for new subsidized and unsubsidized Stafford loans first disbursed between July 1, 2015 and June 30, 2016 is 4.29% for undergraduates and is fixed for the life of the loan. The interest rate for new unsubsidized Stafford loans is 5.84% for graduate students and is fixed for the life of that loan. The interest rate changes each July 1.

Fee. A fee equal to 1.073% of the value of the loan will be withheld from your Stafford loan proceeds.

Repayment. The repayment period begins six months after you graduate, withdraw, or drop below half-time enrollment and may be extended over a period of up to ten years (standard repayment plan). Extended, graduated, and income-contingent repayment plans are also offered.

Annual Limits. Maximum annual borrowing limits are set by federal regulations, as follows:

- Freshmen $5,500
- Sophomores $6,500
- Juniors, Seniors, 5th-year Seniors, and Teaching Credential Students $7,500
- Graduate Students $20,500
- Professional Pharmacy Students $33,000

Independent undergraduate and teaching credential students and dependent students whose parents are unable to obtain a PLUS Loan may qualify for additional unsubsidized Stafford, up to these annual limits:

- Freshmen and Sophomores $4,000
- Juniors, Seniors, 5th-year Seniors, and Teaching Credential Students $5,000

Cumulative Limits. Regulations also specify the total Stafford loan amount you may borrow while working toward a degree. Dependent undergraduates may qualify for up to a total of $31,000 through the Federal Direct Loan program and/or the Federal Family Education Loan program while pursuing a bachelor’s degree. Independent undergraduates may borrow up to $57,500.

The higher cumulative limits that apply to graduate students ($138,500) and professional pharmacy students ($224,000) include any Federal Direct or FFEL Stafford loans borrowed for undergraduate study.
FEDERAL DIRECT PLUS LOANS (Parents, Graduate Students, & Professional Pharmacy Students)

PLUS loans are unsubsidized; interest charges begin on the date funds are disbursed. All applications are subject to approval by the Federal Direct Loan Origination Center, based on a credit bureau check.

Interest Rate. **6.84% (fixed rate)**. Interest charges begin on the date funds are disbursed.

Fee. A fee equal to 4.292% of the value of the loan will be withheld from the loan proceeds.

Repayment. PLUS repayment begins 60 days after the final 2015-16 disbursement and may be extended over a period of up to 10 years (standard plan). Extended and graduated repayment plans are also offered.

Parent borrowers have the option of deferring repayment while the student on whose behalf the PLUS was borrowed is enrolled at least half time and for the six-month period after the student graduates or drops below half-time enrollment.

Graduate/Professional PLUS borrowers are eligible for in-school deferment while they are enrolled half time or more. Grad PLUS repayment is also deferred for the six-month period that begins when the student borrower leaves school or drops below half-time enrollment. This six-month deferment corresponds to the grace period on Stafford loans.

Annual Limit. Parent and student borrowers may qualify for up to the full costs of attendance for the school year, minus other student aid and resources. There are no specific annual or cumulative borrowing limits on PLUS loans.

FEDERAL PERKINS LOAN

Perkins Loans are subsidized—that is, no interest is charged while you are in school at least half time or during the nine-month grace period. (See the Repayment information, below.)

Interest Rate/fee. The Perkins interest rate is **5% (fixed rate)**. No loan fee is charged.

Repayment. Repayment begins nine months after you graduate or drop to less than half-time enrollment and may be extended over a period of up to 10 years.

Annual Limit. Perkins funds are limited and must be reserved for high-need students. The maximum annual award is established each school year by the Financial Aid Office on the basis of funds available. Cumulative borrowing limits are set by regulation.

HEALTH PROFESSIONS STUDENT LOAN (HPSL)

The HPSL is a subsidized loan. No interest is charged while you are in school full-time or during the twelve-month grace period (Repayment, below). Financial eligibility for this loan must be determined on the basis of student and parent information.

Interest Rate/fee. The interest rate is fixed at **5%**. There is no loan fee.

Repayment. Begins 12 months after you graduate, withdraw, or drop to less than full-time enrollment. The maximum repayment period is 25 years.

Annual Limit. HPSL funds are limited and must be reserved for high-need students. The maximum annual award is established each year by the Financial Aid Office on the basis of funds available. Cumulative borrowing limits are set by regulation.

PRIVATE (ALTERNATIVE) LOANS

Information about a variety long-term college financing plans is available on the Internet. Usually, the borrower (or a co-borrower) must be a U.S. citizen or permanent resident, and most undergraduate students will need a credit worthy cosigner to qualify. Online tools are available to help students and parents compare loan programs. Please check Pacific’s Web site for more information.

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