

# **Pacific College of Oriental Medicine**

## **Financial Aid Policy and Procedure Bulletin**

**Revised 2011-2012**

### **Introduction**

Pacific College of Oriental Medicine is committed to helping you reach your career goals, and we know that paying for an education can be a costly endeavor. Planning ahead and applying for financial aid programs can help you obtain an education that might otherwise be outside of your financial goals. We are here to help. Our Financial Aid Office staff is available to help you determine how much of the cost of your education can be financed by you and how much may be paid by using financial aid programs.

While there is staff available to assist students at Pacific College in New York and Chicago, financial aid for all three Pacific College campuses (San Diego, New York and Chicago) occurs at the San Diego Financial Aid Office.

The Financial Aid Policy and Procedure Bulletin provides students with much of the information they need to know regarding financial aid at Pacific College of Oriental Medicine. It is not intended to be all-inclusive due to the extent of information and ever-changing statutes, regulations and interpretations governing the financial aid programs. Our forms and web pages provide additional information. We also recommend that you visit the U.S. Department of Education's Federal Student Aid website at <http://studentaid.gov>. Specific questions can be addressed to the Financial Aid Office directly. Financial aid is deadline driven. It is important to stay informed and observe all deadlines so that your financial aid can be processed in a timely manner and you can concentrate on your studies rather than your finances.

The Financial Aid Office communicates with you via the Financial Aid Policy and Procedures document, posted notices, information placed in your communication folder and through electronic communication such as E-mail. Our primary method of communication is through e-mail. If you give us an e-mail address, be sure to let us know if you change it! Also if you do not regularly check your Pacific College e-mail account, set it up to forward to your regular e-mail address. Important notices are sent to the Pacific College e-mail address. If you are not sure how to set up the Pacific College email to forward to your regular e-mail address, check with the IT office at your campus.

We are glad you are here at Pacific College of Oriental Medicine. We strive to provide you with the best customer service, timely notification and personal assistance within federal guidelines. We maintain an "Open Door" policy and are available to help you. Please contact us whenever you have questions, comments or need assistance.

### **Confidentiality**

The Financial Aid Office does not provide copies of application documents to anyone other than the signatory of the requested document. If you want copies of your parents' or your spouses application documents, you must ask them to send written release to the Financial Aid Office, specifying which of their documents can be released to you. Similarly, if your parents request copies of your documents that contain your information, you must first sign a written release. Your parents' financial information cannot be discussed with you unless they have provided us with written authorization to do so.

Pacific College of Oriental Medicine does not share information on its enrolled students and does not participate in programs that use Pacific College information for statistical research.

When you apply for financial aid, you are required to provide detailed financial information. Pacific College holds all financial information you provide to us in the strictest confidence, and we comply with the provisions of the Family Education and Rights and Privacy Act of 1974, which regulates the release of any personal information.

Please realize that if you accept a scholarship from an organization or company not affiliated with Pacific College, we may share your name, program of study and grade point average with the donor of the scholarship. We will not share financial information or other personal information with the donor. In some instances, we will ask scholarship recipients to write thank you notes to the organization that made the scholarship possible.

## Eligible Programs

Federal financial aid is available to eligible students fully admitted to the following programs:

- Master's of Traditional Oriental Medicine (San Diego and Chicago) or the Master's of Science in Acupuncture (NY only)
- Bachelor of Health Science
- Associate of Applied Science, Associate of Science
- Massage Therapist/Asian Bodywork Certificate

We encourage you to complete the steps necessary to process your financial aid at the same time you are applying for admission. However, be aware that we cannot finalize your aid until all the documentation and criteria required for full admission to the college is received and processed by the Admissions Office.

## General Eligibility Requirements for Federal Student Aid Programs

To be eligible for federal financial aid the student must:

- Have a high school diploma or GED
- Be a U.S. citizen or a permanent resident of the U.S. with a valid Social Security Number
- Be fully accepted to an eligible program and have met all requirements for matriculation as set forth by the Admissions and Records Offices
- Be enrolled or accepted for enrollment as a student working toward a degree, diploma, or certificate in an eligible program. Must be enrolled at least half-time (6 units) for federal student loan programs
- Be registered with the Selective Service Administration, if required to do so. You can use the electronic FAFSA<sup>SM</sup> to register, you can register at [www.sss.gov](http://www.sss.gov), or you can call 1-847-688-6888. (TTY users can call 1-847-688-2567)
- Be enrolled at least half-time in courses that are required for graduation from your admitted program
- Maintain satisfactory academic progress for financial aid as outlined in this bulletin
- Not owe an overpayment on a federal grant and not be in default on a federal educational loan
- Demonstrate financial need except for some loan programs
- Meet the federal requirements regarding any conviction for possession or distribution of drugs
- Meet all program specific qualifications
- Submit all forms required by the Financial Aid Office to confirm eligibility
- Sign a statement of educational purpose and a certification statement that you are not in default on a federal student loan and do not owe an overpayment on a federal student grant.
- Meet any and all other federally mandated requirements.

If students do not meet the above criteria for federal financial aid, there are private student loan programs for which they may qualify. Pacific College does not maintain a preferred lender list for private student loans. Please note the Financial Aid Office discourages students from applying for private student loans without first meeting with a Financial Aid Officer. Students can do a search on the web for private student loans to find a participating lender.

## **Drug Conviction and Financial Aid Eligibility**

Under the Higher Education Act, a student may become ineligible for federal student aid upon conviction of any offense involving the possession or sale of illegal drugs while receiving Title IV federal financial aid. Federal aid includes Federal Direct Loans, Federal Direct PLUS Loans, Federal Direct Graduate PLUS Loans, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal ACG Grants, Federal SMART Grants, Federal TEACH Grants, Federal Work Study, and Perkins Loans.

### **Penalties for Drug Convictions**

Possession of Illegal Drugs:

- First Offense: Ineligible to receive aid for 1 year from the date of conviction
- Second Offense: Ineligible to receive aid for 2 years from the date of conviction
- Third and Subsequent Offenses: Indefinite ineligibility from the date of conviction

Sale of Illegal Drugs:

- First Offense: Ineligible to receive aid for 2 years from the date of conviction
- Second and Subsequent Offenses: Indefinite ineligibility from the date of conviction

### **How to Regain Eligibility**

A student can regain eligibility for federal student aid funds by successfully completing a drug rehabilitation program. To be sufficient to reinstate financial aid eligibility, the program must:

- include at least 2 unannounced drug tests  
AND
- be recognized as a Federal, State, or local government agency program

A student will regain eligibility on the date of successfully completing the program.

Question 23 on the FAFSA form asks if the student has ever been convicted of a drug related offense. Failure to answer this question will automatically disqualify the student from receiving Federal aid. Falsely answering this question, if discovered, could result in fines up to \$20,000, imprisonment, or both.

### **Convictions during Enrollment**

According to the United States Department of Education, if a student is convicted of a drug offense after receiving Federal aid, he or she must notify the Financial Aid Department immediately and that student will be ineligible for further aid and required to pay back all aid received after the conviction.

### **Consumer Information and Gainful Employment Disclosures**

Annual reports including but not limited to the [Campus Crime Security Report](#), the [School Performance Fact Sheet](#), [Gainful Employment Disclosures](#), [Student Lending Code of Conduct](#), and other pertinent consumer information are available at <http://www.pacificcollege.edu/acupuncture-massage-financial-aid.html>. Paper copies are available upon request to the Financial Aid Office.

## Financial Aid Eligibility and Programs

At Pacific College, financial aid is available to students who are fully admitted to the college and is awarded based on:

- Education costs (cost of attendance), including tuition, fees, books, and an allowance for living expenses
- Your Estimated Family Contribution (EFC) from your Free Application for Federal Student Aid (FAFSA)
- Financial resources you will receive such as federal and state grants, scholarships, or tuition assistance

To determine your eligibility for federal student aid we take your cost of attendance for your program of study and then subtract your EFC and any aid you will get from other sources. The result is your remaining financial need:

$$\begin{array}{l} \text{Cost of Attendance} \\ - \text{EFC} \\ \hline - \text{Aid From Other Sources} \\ \hline = \text{Remaining Financial Need} \end{array}$$

## How to Apply for Financial Aid

There are six steps in the process to apply for financial aid that begin with completing the Free Application for Federal Student Aid (FAFSA).

### Pacific College of Oriental Medicine FAFSA School Codes:

San Diego: 030277

Chicago: E00983

New York: E00911

**Step 1: Apply for a Federal Student Aid Personal Identification Number PIN** [www.pin.ed.gov](http://www.pin.ed.gov), if you have not already done so. The Federal Student Aid PIN is the personal identification number that serves as your electronic signature for the Free Application for Federal Student Aid and Federal Direct Loan Master Promissory Note. It also serves as your access code on [Student Aid on the Web](#), the Department of Education's site with free information on funding a college education.

You will need a PIN to complete the FAFSA on-line. If you are a dependent student, your parent will also need to apply for a PIN. Remember to sign the FAFSA with a Federal Student Aid PIN.

**Step 2: Complete the Free Application for Federal Student Aid (FAFSA).** The Free Application for Federal Student Aid (FAFSA) is the form used by all colleges, universities and career schools for the awarding of federal student aid and most state and college aid. The FAFSA must be completed in order for a student to receive federal student aid. A FAFSA must be completed each year and can be submitted on-line [www.fafsa.gov](http://www.fafsa.gov). This document is required to determine eligibility for most types of financial aid, which include federal and state grants, federal student loan programs, and Federal Work-Study. To assist student and families complete the FAFSA visit the U.S. Department of Education's website, Student Aid on the Web [Completing the FAFSA](#). Contact the Financial Aid Office if you need additional assistance. You may also visit the Financial Aid web page on our website at [www.pacificcollege.edu](http://www.pacificcollege.edu) to complete the required steps to apply for and receive federal student aid.

When you are ready to complete the FAFSA form you should have the following information easily accessible:

- Last year's federal tax return (1040EZ, 1040A or 1040 form, with all schedules and W-2's)
- Checking account information
- Savings account and investment statements
- Income information, including wages, dividends, Social Security benefits, welfare and other government payments, alimony, child support, Veterans Administration benefits, and disability benefits

If you are a dependent student as defined by federal student aid regulations, your parent(s) will also need to complete the parental information section on your FAFSA form. You do not need to provide parental information if you answer yes to any one of the questions in Step Three (Student) section of the FAFSA.

### **Parental Information**

For students in the Master's program who have a Bachelor's Degree or who have more than 90 units completed or accepted for transfer upon admission, are considered Independent students and do not need to provide parental information on the FAFSA form.

For students who DO NOT meet one of the criteria in Step Three of the FAFSA (Student Section) and will be enrolled in the Certificate, Associates or Bachelor's programs and Master's students who do not have a Bachelor's Degree and have less than 90 units accepted for transfer and/or completed, are considered Dependent students and will need to include parental information on the FAFSA form.

Reminder: You will need to electronically sign the FAFSA with your Federal Student Aid PIN. If you are a dependent student, your parent will also need a Federal Student Aid PIN to sign your FAFSA

### **Step 3: Submit a Pacific College Financial Aid Certification Form by the Financial Aid Priority Deadline Date**

Students who have a valid FAFSA and a completed *Financial Aid Certification Form* (FA Certification Form) on file by the Financial Aid Priority Deadline for the term(s) for which they are applying for financial aid *and* who demonstrate the highest need will be given priority consideration for federal Campus-Based funding. You can download the Financial Aid Certification Form from the Financial Aid web page at [www.pacificcollege.edu](http://www.pacificcollege.edu) under PDF Forms.

Those students who do not have a valid FAFSA or completed FA Certification Form on file with the Financial Aid Office by the priority deadline date will not be given priority consideration; awards will be based on remaining funds available. NOTE: The priority deadline does not apply to federal student loans however; we cannot guarantee that your loan funds will be available during the first week of classes if you apply after the priority deadline date.

The Financial Aid Priority Deadline dates are included on the *Financial Aid Certification Form* and on the Financial Aid web page.

**Please note: Students applying for Federal Student Loans for the first time at Pacific College MUST complete Steps 4 & 5**

### **Step 4: Complete Student Loan Entrance Counseling**

Federal Regulations require first-time Direct Loan borrowers complete an entrance loan counseling session prior to disbursement of loan funds. This counseling provides critical information about the student loan programs and the student loan delivery system. The counseling session is completed online and must be

done BEFORE your federal student loan funds can be processed. The Financial Aid Office confirms completion of Entrance Counseling on a daily basis. You will need your Federal PIN to access the Federal Student Aid Direct Loan website. Visit the following link to complete Direct Subsidized and Unsubsidized Loan Entrance Counseling:

[www.studentloans.gov](http://www.studentloans.gov)

### **Step 5: Complete and Sign a Direct Stafford Loan Master Promissory Note**

Students applying for a Direct Stafford Loan (undergraduate and graduate students) or Direct Graduate PLUS Loan (eligible graduate students in the Master's degree program), need to complete the on-line loan application and sign a Master Promissory Note (MPN) [www.studentloans.gov](http://www.studentloans.gov). You will need your Federal Student Aid PIN to complete the loan application and sign the MPN. If you have received Direct Stafford Loans within the past 9 years, you may have a valid MPN on file with the Department of Education. We suggest you either confirm a valid MPN exists by calling the Federal Student Aid Information Center at 1-800-4FedAid or sign a new MPN to insure your loan funds are not delayed.

### **Step 6: Make any necessary corrections to the Student Aid Report (SAR).**

Once you have filed your FAFSA, your information will be processed by Federal Student Aid, and a Student Aid Report (SAR) will be generated – typically within 3 to 5 days of submitting your FAFSA online. The SAR is a summary of the information you entered on the FAFSA; be sure to review the SAR for any errors. You can make any necessary corrections online via the FAFSA website. If no corrections are needed, keep a printed copy of your SAR for reference.

### **Submit any additional documentation requested.**

Approximately 3 business days after processing your FAFSA, the Department of Education will electronically transmit the information to Pacific College. We will then review the data to determine if any additional documents (i.e., tax returns, citizenship documentation, etc.) are needed. This review is undertaken to ensure the accuracy of the information reported. **Please do NOT send information or documents that are not requested.**

If additional documents *are* requested, you may submit them:

- In person to the Financial Aid Office at your campus.
- Fax them to the San Diego Financial Aid Office. Fax #: (619) 574-1804
- by mail to:

*Pacific College of Oriental Medicine  
Financial Aid Office  
7445 Mission Valley Road, Suite 105  
San Diego, CA 92108*

After you have submitted all requested additional documentation, your information will be reviewed for accuracy and completeness. This may take 5-7 business days. If there is no request for additional documents you can expect to receive an Award Notification letter one month before the term start date. You can also call the Financial Aid Office to check your status.

### **Review your Financial Aid Award Notification Letter**

Once the Office of Financial Aid has completed the review of information and any requested documents, an award notification letter will be prepared. Award notifications are only prepared for two populations of students:

- Admitted Students, who have completed all Admissions requirements and are fully admitted.

- Continuing (Currently Enrolled) Students who have completed registration for the upcoming semester. Please note: Awards to continuing students are subject to change after Satisfactory Academic Progress has been evaluated by the Financial Aid Office.

To receive federal student loan funds, you must complete all required steps for Federal Direct Stafford and PLUS Loans (if applicable), maintain Satisfactory Academic Progress, and for most programs, be enrolled at least half-time. To ensure receipt of all funds offered, please read the financial aid award notification letter.

## **Verification Process**

Each year the US Department of Education designates financial aid recipients whose documentation will be verified. Pacific College verifies every file identified by the federal government as part of its own verification process. Financial aid recipients' files are verified all year using a verification worksheet designed by the US Department of Education.

## **Verification Documentation**

A dependent student is required to provide copies of the student's parent's federal tax return as well as the student's personal federal tax return. An independent student is required to provide the student's personal federal tax return and that of the student's spouse, if the student is married. In both cases, only complete tax returns (1040's signed by the tax payer or with the tax preparer's signature) will be accepted. For a student who was not required to file tax returns, copies of the student's W-2 forms are required.

## **Verification Deadline**

If your application is selected for verification it will be noted on your Student Aid Report (SAR) and you will receive notification from the Pacific College Financial Aid Office.

Students are required to submit all documentation within 30 days of the date on the notification sent by the Financial Aid Office. The Financial Aid Office cannot process your financial aid until you have submitted all of the required Verification documents.

## **Secondary Verification**

Pacific College is allowed to select files for Verification for our own purpose. For example, Pacific College may verify marital status if a student is independent only because they are married. This would require the student to submit a copy of their marriage certificate as part of the secondary verification process. There may be other reasons a student's file would be selected for secondary verification.

## **Eligibility Changes Resulting from Verification**

If the verification process results in a change of a student's financial aid eligibility, Pacific College repackages the student for financial aid based on their new eligibility status and notifies the student with a new award letter.

Corrections are made to the FAFSA and sent to the Central Processing System. Students are notified of corrections through receipt of an acknowledgment form from the CPS.

## **Maintain Eligibility**

When you accept financial aid, you agree to specific responsibilities and retain certain rights, which include:

- Take the required number of classes/units for your scheduled program of study
- Keep copies of tax returns and other important records
- Maintain satisfactory academic progress
- Notify the Financial Aid Office if you receive any financial assistance that was not previously reported

- Be aware that financial aid assistance is subject to final funding authorization established by the U. S. Congress and state legislatures
- Reapply on-time and provide accurate information
- Understand that regulatory changes may occur that bring about new rules and eligibility requirements that could change your awards
- Non-compliance with these responsibilities may jeopardize your continued eligibility to receive financial aid
- If you withdraw from school and plan to return in a subsequent semester, you must notify the Financial Aid Office in order to request financial assistance in future terms.

## **Eligibility Issues**

### **Citizenship Documentation**

Pacific College uses any acceptable documentation in the Federal Student Aid Handbook for U.S. citizens or permanent residents.

### **Conflicting Data**

If in the process of reviewing a student's financial aid file, Pacific College's Financial Aid Office notices conflicting data, the conflict must be resolved before any financial aid awarding can take place.

### **Resolving Conflicting Data**

The process of resolving the conflicting data is for the Financial Aid Office to:

1. send a form to the student if appropriate
2. send an email to the student with a question or a request for additional documents
3. send an email to the student with a request that the student contact the Financial Aid Office
4. have a phone conversation with the student.

### **Timelines**

Pacific College will not award a student financial aid until the student replies and the conflicting data is resolved. Additionally, if conflicting data turns up even after the first disbursement to a student, the conflicting data must be resolved before additional disbursements can be made.

### **Institutional Student Information Report (ISIR)/Student Aid Report (SAR) Comments**

The Financial Aid Office resolves all federally required comments on the ISIR of all financial aid applicants.

### **Resolving ISIR/SAR Comments**

The same process used for resolving Conflicting Data is used to resolve federal ISIR comments. Students are contacted by email and asked to provide documentation or submit forms to the Financial Aid Office. This process can happen anytime during the year when an ISIR/SAR comment is generated that needs resolving.

## **When to Apply for Financial Aid**

We encourage students to complete the financial aid process at the same time they apply for admission. The Financial Aid Office will begin processing complete financial aid files after the Priority Deadline date. New students can not be processed until they have completed all of the admissions requirements and are registered for classes. It is important to submit the FAFSA two to three weeks prior to the Financial Aid Priority Deadline date and to submit a completed FA Certification Form by the FA Priority Deadline to insure funds arrive by the start of the semester. Completion of your financial aid file will allow you to defer tuition until your funds arrive at the school.

Pacific College awards federal student aid on a borrower-based academic year that runs every two

semesters. You must re-establish financial aid eligibility and re-apply for financial aid every two semesters. The Financial Aid Office attempts to notify students when it is time to re-apply for financial aid but it is ultimately the student's responsibility to know when they need to re-apply. Check with the Financial Aid Office or visit the Financial Aid web page for priority deadlines.

Financial Aid funds are usually disbursed in two equal installments, during the first week of each semester. No installment may exceed one-half of the amounts awarded. Your financial aid funds must first be applied to pay for tuition and fees. If any money remains, you will receive the funds by check.

We have placed links on the Financial Aid web page of our website at [www.pacificcollege.edu](http://www.pacificcollege.edu) for you to complete these steps on-line.

## **Borrower Based Year**

Pacific College has three terms each calendar year. However to maximize loan eligibility we award loans on a borrower based award year that runs every two semesters. The following is an example of the loan cycles for a student who starts classes in the fall semester:

1st loan period:	Fall/Winter
2nd loan period:	Spring/Fall
3rd loan period:	Winter/Spring
4th loan period:	Fall/Winter

And so on until graduation. The Financial Aid Office attempts to notify students when it is time to re-apply for the loan but it is still the student's responsibility to be aware of when they need to re-apply and to check with the FA Office if they are unsure.

## **Types of Financial Aid**

There are several different types of financial aid programs available to Pacific College students depending upon eligibility and available funding. The Financial Aid Office will always offer the best possible types of aid at the maximum levels for which the student is eligible. The types of aid and criteria are as follows:

### **Scholarships**

Pacific College does not award institutional scholarships. Students are encouraged to research scholarships offered through organizations and companies by using one of the free scholarship search engines available on the internet.

Scholarships are private funds that do not have to be repaid. Scholarships can come from a variety of sources -- community groups, corporate donors, or organizations; each with its own requirements and application process. They are an excellent resource for students seeking help with the cost of their education, and can help reduce the dependence on loans to cover educational costs. Students are encouraged to search and apply for as many scholarships as possible.

Please note: You are required to notify the Financial Aid Office of any scholarships you are receiving, including those awards paid directly to you. We must include this funding with your other financial aid award(s). If necessary, we may adjust other awards.

### **Outside Scholarship Resources**

Outside scholarships are private sources of scholarships offered from outside organizations. There are a

variety of free national scholarship search engines that can assist you in identifying additional scholarships. Keep in mind that some of these websites may sell your profile information to marketing companies, but most – if not all – offer ways to ‘opt-out’ of receiving unwanted solicitations. Since there are plenty of online services that do not charge a fee, we recommend using the free ones – and avoiding those that charge a fee.

Students who receive scholarships from outside organizations should have their funds sent directly to:

Financial Aid Office  
Pacific College of Oriental Medicine  
7445 Mission Valley Road, Suite 105  
San Diego, CA 92108

Pacific College will then disburse the funds directly to the student based on the donor's instructions. All outstanding charges owed to the College must be settled before the funds can be released.

## **Grants**

Grants are funds made available by the federal government and do not need to be repaid. Grants are based on financial need and some require a combination of criteria. When you file the FAFSA you are automatically considered for grants. Pacific College offers the following grant programs:

### **Federal Pell Grant**

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are usually only awarded to eligible undergraduate students who do not have a Bachelor's or professional degree. The maximum Pell Grant award for the 2011-2012 award year (July 1, 2011 to June 30, 2012) is \$5,550.

Note: The maximum award amount is given for any Pell Grant eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after Sept.11, 2001. You must be under 24 years old or enrolled at least half-time in college at the time of your parent's or guardian's death to qualify.

Students enrolled in Pacific College's Certificate, Associates and Bachelor's programs are automatically considered for the Federal Pell Grant when they complete and submit the FAFSA form. Students who enter the Master's program without a Bachelor's degree and who will transfer less than 90 units in undergraduate coursework are considered undergraduates until the point that 90 units (transfer units plus units taken at Pacific College) are earned, and during that time may be eligible to receive the Federal Pell Grant. If eligible, when the student completes their financial aid file, the grant will be added to their award notification letter. The amount awarded depends on the determination of the student's eligibility, enrollment status, cost of attendance, and the Federal Pell Grant Payment Schedule issued by the U.S. Department of Education, Office of Student Financial Assistance. Once a Master's student reaches 90 units they are considered a graduate student and no longer eligible for further Pell Grant funds.

### **Federal Supplemental Education Opportunity Grant (FSEOG)**

This grant is awarded to undergraduate students with exceptional financial need. Funding is very limited; priority is given to students with the lowest Expected Family Contributions (EFCs) who receive a Pell Grant and who apply by the priority financial aid deadline. You must be enrolled in a minimum of 12 units to receive this grant.

**FSEOG Award Policy:** The Vice-President of Financial Aid will award FSEOG funds to eligible applicants who have a valid FAFSA and Financial Aid Certification Form on file by the Financial Aid Priority Deadline date, have a Pell Grant award, are enrolled in 12 or more units and have an Expected Family Contribution of -0-. The maximum FSEOG award is typically \$200 each semester. Should available funds become available at the end of the award year, the Vice-President of Financial Aid will re-evaluate FSEOG recipients for the current semester to increase their current semester award.

## **Federal Work-Study (FWS)**

Federal Work-Study (FWS) is a federally funded program that provides employment opportunities to students with financial need. Work experience is not required to secure a FWS position.

Students receive their FWS award by working part-time. The amount a student may earn will be listed on the student's award notification letter. The program encourages community service work and work related to the recipient's course of study. Students are encouraged to work with the America Reads/America Counts Program.

An offer of a FWS award does not guarantee placement in an actual position. Placement for FWS positions is limited and cannot be guaranteed; students are encouraged to search for FWS jobs as early as possible at the start of each semester.

FWS paychecks are issued bi-weekly and hourly rates range from \$8.00 to \$13.00 an hour depending upon a student's knowledge and experience. FWS wages are subject to state and federal taxes, and the Payroll Clerk at each campus can assist in completing the necessary tax documents.

**FWS Award Policy:** Federal Work-Study funds are awarded to eligible applicants who have a valid FAFSA and completed Financial Aid Certification form on file by the Financial Aid Priority Deadline date, have financial need with an EFC of 5000 or less, and indicate an interest in Federal Work-Study on their FAFSA (Question #31 on the 2011-12 FAFSA) or on the Financial Aid Certification form. Consideration is given to students who were employed under the Federal Work-Study Program in the previous semester if the student is eligible based on the current FWS Award policy. The typical FWS award is \$2,000 per semester.

## **Federal Education Loans**

*All staff members of the Financial Aid Office at all Pacific College of Oriental Medicine campuses adhere to the guidelines restricting activity that could lead to a conflict of interest in the area of student lending. For detailed information please refer to the [Pacific College of Oriental Medicine Student Lending Code of Conduct](#).*

Pacific College participates in the major federal student loan programs to give our students the full range of options available for paying for college. The federal loan programs offer a secure, government-regulated and reasonably affordable way to invest in yourself and your educational goals. Student loans are the primary source of aid for students at Pacific College.

Student Loans are financial obligations that must be repaid. While some loans are based on financial need, there are loan programs available to all federally-eligible students – regardless of income. You should not borrow more than you need or can comfortably repay after leaving school. We recommend using the [Loan Repayment Calculator](#) on the Federal Student Aid website as a guide to calculate what your monthly payments will be when you enter repayment.

To be eligible for federal loans you must meet the *General Eligibility Requirements for Federal Student Aid* previously stated, and:

- You must be enrolled in a minimum of 6 units that are required for your program of study degree or certificate, and
- You must maintain Satisfactory Academic Progress (SAP) as defined by the Financial Aid Office.

Additionally, your financial aid is based on the number of units you report on the *Pacific College Financial Aid Certification Form*. If you do not enroll in those planned number of units, your Cost of Attendance will need to

be recalculated and your financial aid may be reduced to prevent an overaward.

Pacific College participates in the Direct Loan program, which offers Stafford Loans for students as well as PLUS loans for graduate students or parents of dependent undergraduate students. Direct loans offer a variety of deferment and repayment options, and are financed directly by the U.S. Government; there is no need to choose a lender. A Federal Direct Stafford loan is a low-interest loan available to college students who are enrolled at least half-time, enrolled in a certificate or degree granting program, and meet other basic requirements. These loans do not require credit approval; eligibility is determined by filing the [FAFSA](#) application. Payment of principal is deferred while students are enrolled in school at least half-time. After you graduate, withdraw, or drop to less than half-time enrollment, you will have a six-month grace period – during which time no payment on principal will be due. Repayment on the principal amount begins at the conclusion of the grace period.

### **Subsidized Stafford Loans**

A subsidized loan is awarded based on financial need. The U.S. Government pays (or subsidizes) the interest on this loan while you are enrolled at least half-time, and until the end of the six-month grace period.

Federal calculation to determine eligibility for a subsidized Direct Stafford Loan:

Cost of Attendance

Minus Estimated Family Contribution (EFC from FAFSA)

minus Pell, FSEOG, FWS awards and any other resources (scholarships, state grants, etc.)

= Remaining Need for subsidized Direct Loan up to the maximum annual limit as defined by the student's program of study and enrollment status or grade level.

Subsidized Stafford Loan Interest Rate (Undergraduate Students Only):

<b>Undergraduate Students with a first disbursement of a loan:</b>		<b>Interest rate on the unpaid balance</b>
<b>Made on or after</b>	<b>And made before</b>	
<b>July 1, 2011</b>	<b>July 1, 2012</b>	<b>3.4 percent</b>

The Subsidized Loan for graduate (Master's) students have a fixed interest rate of 6.8% for the life of the loan.

These interest rates apply to subsidized Stafford loans first disbursed on or after July 1 of each year through June 30 of the next year. They do not affect any prior loans made to borrowers; the terms and interest rates of those loans remain the same. These reduced interest rates apply only to Subsidized Stafford loans; any Unsubsidized Stafford Loan for the same undergraduate borrower would continue to be made at the current fixed interest rate of 6.8 percent.

### **Unsubsidized Stafford Loans**

An unsubsidized loan is awarded regardless of financial need. You are charged interest on the amount disbursed from the date of disbursement and you may either make – or defer – interest payments while you are in school and during the six-month grace period. If you defer your interest payments, the accumulated interest will be capitalized, or added, to the principal of your loan when you enter repayment. All future interest charges are then based on the new, higher principal amount.

### **Interest Rate**

All Unsubsidized Direct Stafford Loans have a fixed interest rate of 6.8% for the life of the loan, regardless of whether the student is an Undergraduate or Graduate student.

### **Loan Origination Fee**

The U.S. government charges a Loan Origination Fee on all Direct Stafford Loans. The loan fee is a

percentage of the amount of each loan you receive. For loans with a first disbursement date on or after July 1, 2010, the loan origination fee is 1.0%. The loan origination fee will be proportionately deducted from each loan disbursement. The specific loan origination fee that you are charged will be reflected in a disclosure statement that you receive from the Department of Education.

Direct Loans provides an immediate up-front rebate of 0.5% on this origination fee – resulting in a net fee of 0.5%. This fee is deducted from the gross amount of the loan borrowed (if you borrow \$3,500, you will actually receive \$3,482.50 – or \$17.50 less). Once you enter repayment, if you make your first 12 monthly payments on time, the rebate becomes permanent. If you fail to make the first 12 monthly payments on-time, however, a charge for the rebate amount (i.e., \$17.50) will be added to the outstanding balance of the loan.

If eligible, you can receive a subsidized loan and an unsubsidized loan for the same enrollment period as long as you do not exceed your Cost of Attendance or the annual loan limits.

### Stafford Loan Annual Limits † Dependent Students

Borrower's Academic Level	Maximum Subsidized	Total Eligibility (Subsidized & Unsubsidized)
Freshman (0-24 units)	\$3,500	\$5,500
Sophomore (25-60 units)	\$4,500	\$6,500
Junior and Beyond (Inc. 2nd Bachelor's)	\$5,500	\$7,500

### Independent Students

Borrower's Academic Level	Maximum Subsidized	Total Eligibility (and Dependant Students whose parent(s) are denied a Parent PLUS Loan)
Freshman (0-24 units)	\$3,500	\$9,500
Sophomore (25-60 units)	\$4,500	\$10,500
Junior and Beyond (Inc. 2nd Bachelor's)	\$5,500	\$12,500
Graduate / Professional	\$8,500	\$20,500

† *For periods of study shorter than an academic year:* The amounts students can borrow will be less than those listed. In addition, loan amounts may be less if students receive other financial aid that is used to cover a portion of their cost of education. All students will be automatically packaged with the maximum amount allowed based upon grade level, cost of education, and other financial aid received.

*Restriction for graduating undergraduate (Massage, AAS/AOS and BAS) students with one-semester loan:* We are required by federal law to prorate (determine partial loan eligibility) when an undergraduate student plans to graduate at the end of the one term for which they are receiving a Stafford loan. For example, a senior who will be graduating at the end of fall term will be subjected to proration of his/her annual loan amount because he/she will not attend the whole academic year. The proration is based on the annual loan limit (\$5500) multiplied by the number of units needed for graduation divided by number of units for a full academic year. If you think you may be under this restriction, please come into our office for further clarification.

### Stafford Loan Aggregate Limits

Dependency Status	Subsidized	Maximum Subsidized & Unsubsidized
Dependent	\$23,000	\$31,000
Independent	\$23,000	\$57,500
Graduate / Professional ‡	\$65,500	\$138,500

‡ Aggregate limit for Graduate (Master's) students includes amount borrowed as an undergraduate student.

As a borrower, it is your responsibility to know how much you have borrowed, which loan programs, and how much you will be required to repay when you leave school. The following links will help you collect your federal loan borrowing history at all educational institutions and calculate future payments:

- [National Student Loan Data System \(requires PIN\)](#)
- [Loan Payment Calculator](#)

### **Federal Direct PLUS Loan Program**

The Direct PLUS Loan is a government-insured loan made to either graduate (Master's) students or to parents of dependent undergraduate students. The PLUS loan is a non-need based loan, and eligibility is based on the credit history of the borrower. The maximum amount borrowed cannot exceed the student's cost of attendance minus any other financial assistance (including federal grants, work-study awards, and Federal Stafford Loan). PLUS Loans do not have an interest subsidy – interest begins accruing on the amount disbursed, from the date of disbursement.

#### **Interest Rate:**

The Direct PLUS Loan has a fixed interest rate of 7.9% for the life of the loan.

#### **Loan Fee:**

There is a 4% Origination fee on the PLUS Loan; Direct Loans provides an immediate 1.5% rebate on this origination fee – resulting in a net fee of 2.5%, which will be deducted from the gross amount of the loan borrowed (if you borrow \$10,000, you will actually receive \$9,750 – or \$250 less). Once you enter repayment, if you make your first 12 monthly payments on time, the rebate becomes permanent. If you fail to make the first 12 monthly payments on-time, a charge for the rebate amount (i.e., \$250) will be added to the outstanding balance of the loan.

The Graduate PLUS is eligible for consolidation with the federal Stafford Loan upon graduation.

### **Parent (PLUS) for Parents of Dependent Undergraduate Students**

Parents of dependent undergraduate students can take out a Parent PLUS Loan to supplement their student's financial aid package. Parents may request to defer payments on a PLUS Loan until six months after the date the student ceases to be enrolled at least half-time and to pay the accruing interest monthly or quarterly, or to defer interest payments and allow interest to be capitalized quarterly. A parent also has the option to choose not to defer payment, and can begin repaying both principal and interest while the student is in school.

- For more information on the Parent PLUS Loan refer to [Parent PLUS Loan Basics](#), from Department of Education Direct Loans website.
- To receive, or initiate, a Parent PLUS Loan application, contact the Financial Aid Office at (619) 575-6909 or 1-800-729-0941.

### **Graduate PLUS Loan for Graduate Students**

This program is only for those students in the graduate Master's programs, and is meant to supplement the funding from the Stafford Loan program. You must be enrolled at least half-time in a degree-granting program and taking courses that lead to your degree. Students may request an in-school deferment of the principal amount of the loan while enrolled at least half-time. You are charged interest from the time the loan is disbursed and may either make or defer interest payments while you are in school and during periods of deferment. If you defer your interest payments, the accumulated interest will be capitalized, or added, to the principal of your loan when you enter repayment. All future interest charges are then based on the new,

higher principal amount.

Unlike the Stafford Loan, there is no grace period for the Graduate PLUS Loan; you will enter repayment immediately after you graduate, withdraw, or drop to less than half-time enrollment.

- For more information on the Graduate PLUS Loan, refer to the Graduate [PLUS Loan Basics](#), from the Department of Education's Direct Loans website.
- Prior to applying for a Grad PLUS Loan, you must complete the [FAFSA](#) and apply for your maximum eligibility through the Direct Stafford Loan program (\$20,500 per academic year).
- To receive, or initiate, a Grad PLUS Loan application, visit [www.studentloans.gov](http://www.studentloans.gov) or call the Financial Aid Office at (619) 575-6909 or 1-800-729-0941.

## **Private Education Loan Programs**

Private Education Loans are available through various lenders to assist students and families with educational costs that are not covered by federal student aid or who may not otherwise be eligible for federal student aid. Private Education Loans are also available to students enrolled in our Doctorate (DAOM) program. Private education loans are credit based, have variable interest rates with no cap and may require a co-signer. Students are encouraged to meet with a Financial Aid Officer before applying for a private educational loan. Pacific College does not maintain a preferred lender list. Students will need to conduct their own research of private student loan lenders on the internet to select a private loan lender. Students are strongly encouraged do a comparison of each lender's private loan program terms, interest rates, repayment options and eligibility criteria before applying.

## **Vocational Rehabilitation**

A student who has a physical or mental disability that is a handicap to employment may be eligible for training services through the state government Agency for Vocational Rehabilitation. For further information please contact the Agency for Vocational Rehabilitation in your state.

## **Veterans' Benefits**

Pacific College is fully approved by the Department of Veteran's Affairs (VA) to participate in the training of veterans in all the programs offered at Pacific College. To determine your eligibility for Veteran's benefits you must first contact the VA directly. They will instruct you on what forms are needed for them to approve your benefits at Pacific College. This can be done on-line at their website, [www.gibill.va.gov](http://www.gibill.va.gov). When you have received approval from the VA, bring a copy of your Certificate of Eligibility approval notice to the Certifying Official at your campus. Your enrollment will then be sent to the VA for you to receive your veterans education benefits.

## **New York State Grants and Scholarships**

There are New York state grants and scholarships available to New York residents attending a New York college. The initial application for these state grants and scholarships is the FAFSA. The New York Higher Education Services Corporation (NYHESC) will mail an additional application form directly to New York residents that complete a FAFSA and authorize the release of information to them. The state programs include the Tuition Assistance Program (TAP). Please contact the San Diego Financial Aid Office for additional information on these programs. San Diego Financial Aid Office e-mail [financialaid@pacificcollege.edu](mailto:financialaid@pacificcollege.edu) or call 1-800-729-0941.

## **Financial Aid for DAOM Students**

Currently the DAOM program is not eligible for federal aid. Students do have the option of applying for a

private student loan to help finance their education. Pacific College does not maintain a preferred lender list. To apply, go to [www.pacificcollege.edu](http://www.pacificcollege.edu), on the Financial Aid drop-down list select *Doctoral (DAOM) Program* to download the DAOM Loan Certification form. Complete the Loan Certification Form and submit it to the Financial Aid Office and then go directly to a lender to apply for their private student loan.

Private student loans are credit based and may require a co-signer. Interest rates, terms, and conditions of repayment will vary by lender. We recommend that you research several private student loan programs before choosing a lender.

### Cost of Attendance (COA)

Cost of attendance refers to the average amount a student enrolled in classes at Pacific College can expect to spend for two semesters. It is different for students living independently or at home.

The cost of attendance covers:

- Tuition and Fees
- Books and Supplies
- Room and Board
- Personal Expenses
- Transportation

The Cost of Attendance differs for each Pacific College campus based on number of units taken that apply to your degree or certificate, housing status, and the number of terms attended within the award year. The following is Pacific College's 2011-12 Cost of Attendance by campus and number of enrolled units:

<b>2 Semesters (borrower based year)</b>		
<b>San Diego</b>	<b>Chicago</b>	<b>New York</b>
18 unit average		
\$29,652	30,816	38,892
15 unit average		
\$27,726	28,776	36,186
12 unit average		
\$25,800	26,736	33,480
9 unit average		
\$23,874	24,696	30,774

#### **Determination of COA**

Every year the Financial Aid Office reviews student expense surveys done by national and state student financial aid associations. In addition, a review of the costs used by colleges within the vicinity of each campus is done. In this way, the Financial Aid Office establishes a recommended cost of attendance.

The cost of attendance is subject to change at any time. It sets the maximum amount of financial aid a student can receive for the year. It represents a modest budget by which a student can live adequately

while attending Pacific College.

### **Financial Aid Disbursements**

Funds are received by the school electronically, they are then applied to tuition and fees charges for the current semester\*. Any amount in excess of tuition and fees are released to the student in the form of an overpayment check. Overpayment checks are typically available for the student to pick up during the first week of classes and no later than 14 days from the date their financial aid funds were posted to their tuition account. When a check is available, a notice is placed in your student communication folder.

If an overpayment check has not been picked up within 21 days of the date on the notice placed in your communication folder, the Financial Aid Office will mail the check to the address currently on record for the student with the Financial Aid Office. If an overpayment check is returned to Pacific College, the amount of the overpayment check will be returned to the federal student loan or grant program.

\*Federal regulation does not allow us to use current term aid to pay a past due balance.

### **Tuition and Fees**

Students are responsible for all tuition and fees charged. If you have submitted all the required paperwork by the applicable semester's Financial Aid Priority Deadline date, payment of tuition and fees can be deferred until financial aid is received without incurring any late fees. However if aid is delayed due to the student's failure to meet the FA Priority Deadline or they have not completed and submitted the required financial aid documents, late fees may be applied to their tuition account. Also, if the total amount of financial aid funds received does not fully cover college charges, you are responsible for paying the difference as stipulated by college policy. Additionally, if you add a class after aid has been disbursed for the term, you are responsible for paying that additional cost directly from the financial aid already disbursed to you for that term.

Because Pacific College defers payment without late fees and due to the prohibitive cost to the institution, financial aid students may not prepay tuition and fees expected to be covered by financial aid with a credit card. Remaining balances due after the application of financial aid may be paid by any method accepted by the school.

## **Responsibilities Associated with Borrowing Student Loans**

### **Entrance and Exit Requirements**

Federal regulation requires that a student entering an institution and applying for student loans must complete loan entrance counseling. This is done on-line and can be accessed from our website. All new students must complete loan entrance counseling before a loan will be processed.

Federal regulations also stipulate that if a student graduates, withdraws or drops below half-time, they are required to complete loan exit counseling. This is done on-line and can be accessed from our website. Students transferring from one campus to another must also complete exit counseling.

### **Use of Funds**

Loan funds must be used for educational expenses, which can include books, supplies and living expenses while enrolled at Pacific College.

### **Failure to Repay**

If you fail to meet your repayment obligations, your loan will be placed in default. Once in default, the entire unpaid balance becomes immediately due and payable. Failure to repay your student loans can result in any or all of the following:

- loss of federal and state income tax refunds
- negative credit reports
- your student loan account may be turned over to a collection agency and you will be responsible for collection fees including attorney fees if legal action is taken
- wage garnishment
- loss of eligibility for student loan deferments
- loss of further eligibility for federal Title IV financial aid

### **Federal Loan Deferments**

You may be eligible to postpone payments of your federal student loans (including Stafford, Consolidated and Graduate PLUS) under certain conditions. If you are having any difficulty making your student loan payments you should contact your lender or servicer immediately to determine what options may be available to you. If you have consolidation loans or loans from other institutions, you are eligible to defer payments when you enroll on at least a half-time basis in a program at Pacific College.

**Note:** If you wish to defer payment of your prior student loans or consolidation loan you must complete and submit to the San Diego Financial Aid Office a Request for In-School Deferment form. You must include the name, address and fax # of the lender to whom the deferment is to be sent. Enrollment cannot be certified prior to the start of classes. Deferments are generally completed at the start of each semester. If you submitted a deferment form but are still receiving payment notices – CHECK WITH THE HOLDER (Lender or Servicer) OF YOUR LOAN. They may not have received the original deferment form (wrong mailing address for deferments was provided, or hasn't been processed by the lender/servicer, etc.) or you may need to submit another deferment form to the Financial Aid Office for certification.

### **Satisfactory Academic Progress**

Federal and state regulations require that students seeking financial aid must demonstrate satisfactory academic progress (SAP) toward a degree or certificate objective and ensure progress toward the degree/certificate. Pacific College of Oriental Medicine has specific academic requirements beyond the federal regulations in Part II of the school catalog [www.pacificcollege.edu](http://www.pacificcollege.edu). The Financial Aid Office will adhere to the college academic standards. Students will be ineligible to receive financial aid if disqualified by the college based on the quality of their performance and progress toward a degree or certificate.

### **Quantitative Academic Progress**

This is defined as a reasonable length of time for students to complete their educational objectives.

### **Master's Program**

At Pacific College of Oriental Medicine it is expected that a student will complete the Master's degree requirements in a maximum of 8 years or 24 semesters. The following chart illustrates the minimum cumulative number of units that must be successfully completed each academic year in order to maintain satisfactory progress and financial aid eligibility.

#### Master of Science – Traditional Oriental Medicine (8 unit semester average)

Year	1	2	3	4	5	6	7	8
Units	24	48	72	96	120	144	168	192

#### Master of Science – Acupuncture - New York Campus (6.7 unit semester average)

Year:	1	2	3	4	5	6	7	8
Units:	20	40	60	80	100	120	140	160

### **Bachelor's Degree**

The maximum time frame to complete the 64.5 units needed for the BHS degree and remain eligible for financial aid is 9 semesters.

BHS Degree (7 unit semester average)

Year:    1    2    3  
Units:  21  42  64

**Associates Degree**

The maximum time frame to complete the 60 units needed for the Associate's degree and remain eligible for financial aid is 9 semesters.

Associate's Degree (6.6 unit semester average) – San Diego

Year:    1    2    3  
Units:  20  40  60

Associate's Degree (7.2 unit semester average) – New York

Year:    1    2    3  
Units:  22  44  65

**Massage Certificate**

The maximum time frame to complete the 33.5 units needed for the Massage Certificate and remain eligible for financial aid is 5 semesters.

Massage Certificate (6.6 unit semester average)

Semesters:   1    2    3    4    5  
Units:       6.7  12.4  20.1  26.8  33.5

**Determining Satisfactory Academic Progress**

Progress toward degree/certificate completion is reviewed at the end of each semester. At the end of the third semester students not meeting the required unit average will be placed on probation. If the minimum average unit is not met by the end of the fourth term, students will be disqualified from further financial aid until the unit average is met.

Students beyond the 1st year are monitored and placed on probation any semester they drop below the unit average and are given one semester to achieve the required unit average or face disqualification from federal aid.

**Qualitative Satisfactory Academic Progress:** In addition to the minimum number of units required above, students are subject to all qualitative academic policies, including a minimum 2.0 GPA requirement to remain eligible for financial aid in the undergraduate programs. A minimum of 3.0 GPA is required for PCOM Master programs. Please refer to Pacific College's Academic Policy and Procedures for information regarding GPA and academic standard criteria.

**Appeals:** Students who feel that they have been disqualified for financial aid due to extraordinary circumstances beyond their control may appeal in writing to the Financial Aid Appeals Committee. Appeals will be granted only if extraordinary circumstances beyond the student's control are documented and there is strong evidence that the student will make satisfactory progress in the future. A written letter and support documentation must be submitted prior to the first day of a semester in order to be considered for that semester. A student whose appeal has been approved may receive financial aid but must complete at least the minimum attempted units to continue receiving aid. No additional probation period will be offered. The decisions of the Appeals Committee are final.

## **Graduate, Leave of Absence or Withdrawal**

At the point that you graduate, leave the college or take a leave of absence, you must complete on-line Loan Exit Counseling session. The Financial Aid Office is required to update your enrollment status and date of enrollment status change in the National Student Loan Data System. If you drop below half time or fully withdraw during the course of the semester portions of your federal aid may need to be returned as required by Pacific College policy and federal student aid regulations.

The following situations require Loan Exit Counseling:

- Graduation
- Transfer from one Pacific College campus to another
- Withdrawal from the college (either official or unofficial)
- Enrollment if fewer than 6 units of required courses
- Academic dismissal
- Failure to return from an approved leave of absence.

Loan Exit Counseling is a federal requirement and the college has the right to withhold transcripts and documents required for licensing or certification exams until we receive confirmation this requirement has been met.

For students who fully withdraw during a semester, federal regulations require that we complete a calculation to determine the amount of federal aid for which the student was eligible based on the period of attendance. Any difference must be returned to the federal student aid program. If the amount returned to federal student aid is greater than any refund of tuition for dropped courses, that amount will be owed to the college and must be paid immediately. If you drop all courses, do not register in the subsequent semester or fail to return from an approved leave of absence, you will be presumed to have dropped from the program and any further disbursement of aid will be canceled and your enrollment status updated in the National Student Loan Data System to “not enrolled” as of the last date of attendance.

You may request an academic approved Leave of Absence in accordance with federal regulation for no more than 180 days within a 12-month period, however, the financial aid department will consider you as a withdrawn student. Pacific College administration may approve an extended Leave of Absence due to extenuating circumstances, within the 12-month period. However, it will not count as an approved Leave of Absence for financial aid purposes. The Financial Aid Office will change your enrollment status to “not enrolled” and your student loan(s) will enter the grace period.

If you do not return prior to the end of the 180 days your 6 month grace period will have elapsed and you will have to begin repayment of your student loans. In addition, if you received financial aid in the term that you began your Leave of Absence, regulations require us to determine if you need to repay part or all of the financial aid received. At the point that you return to your studies at Pacific College you must contact the Financial Aid Office and complete the process needed to reactivate your aid. If you transfer to another academic institution, you will need to contact the servicer of your student loan(s) regarding eligibility for an in-school deferment.

## **Contact Us**

The Financial Aid Office staff at Pacific College of Oriental Medicine is here to assist you. Please feel free to contact our office with any question or concerns. We can be reached by phone, e-mail or stop by our office. We wish you well in your studies and look forward to working with you.

**Phone Numbers:**

San Diego (619) 574-6909  
Fax (619) 574-1804

New York (212) 982-3456  
Fax (212) 982-6514

Chicago (773) 447-4822  
Fax (773) 477-4109

Web Address: [www.pacificcollege.edu](http://www.pacificcollege.edu)

E-mail: [financialaid@pacificcollege.edu](mailto:financialaid@pacificcollege.edu)