

Pacific College of Oriental Medicine
 Financial Aid Priority Deadline: June 26, 2015
 Financial Aid Certification Form – **Fall 2015 thru Winter 2016**

Name: _____ SSN (last four): XXX-XX-_____

Contact Number: _____ Email: _____

Campus Attending: San Diego New York Chicago

1) Program: MSTOM/MSAC Massage Therapy AAS/AS AOS-MTH (NY ONLY) BA/BH/BPS/BSN

2) Please indicate the number of units in which you plan to enroll for each term at the above campus:

Terms	Fall 2015	Winter 2016
	9/4/2015 – 12/15/2015	1/08/2016 – 4/19/2016
Units		

3) Date you expect to graduate from Pacific College. Select appropriate month and fill in year:
 04/____ 08/____ 12/____

I am an undergraduate student and would like to apply for **GRANTS ONLY (do not complete #4)**

I would like to apply for **Federal Work Study** (students must meet eligibility requirements based on FAFSA results and must have submitted financial aid documents before the priority deadline)

***** Loan Request *****

4) I request a Federal Direct Loan for up to... (**MARK ONLY ONE BOX**). See the Loan Limit Chart on page 2 to determine which amounts you are eligible to receive.

___ The total maximum for which I am eligible, Direct Subsidized and Direct Unsubsidized Loans

___ The maximum Direct Subsidized Loan for which I am eligible (Subsidized only) **UNDERGRADUATE STUDENTS ONLY**

___ I do not want the maximum. Please certify the following amount: \$_____
 (Amount requested will be divided evenly between the two semesters)

***** Terms Of Agreement *****

On acceptance of Financial Aid from Pacific College I certify that:

- I certify that I have read the Pacific College Financial Aid Policy Bulletin at www.pacificcollege.edu/financialaid regarding applying for, receiving and maintaining eligibility for aid at Pacific College of Oriental Medicine. For additional information on federal student aid, please visit www.studentaid.ed.gov.
- I will promptly answer all correspondence relating to my financial aid award (including emails), and will notify Pacific College of any change of address or attendance status.
- I will maintain the required # of units each term and maintain Satisfactory Academic Progress (SAP) as outlined in the Financial Aid Bulletin. I understand that if I do not maintain half time enrollment and/or SAP standards my financial aid will be withdrawn.
- I understand that the amount of aid indicated on the Award Notice is based on available funding and the enrollment indicated on this certification form and that any change in actual enrollment may affect the amount of the award.
- I understand current year funds may not be used to pay for prior award year charges for tuition and fees, room or board or educationally related charges in excess of \$200.
- I understand that refunds of aid due to dropped classes will not be available until after the school's official add/drop period (first week of each term) and that depending upon eligibility, all or part of that refund may be returned to the federal student aid programs.
- I understand that it is my responsibility to apply for financial aid each new award year.
- I understand that if I withdraw from all courses at Pacific College all or part of my aid may be returned to the federal student aid programs. If the amount returned is in excess of any tuition refunds, I will be responsible for any remaining balance due to the college.

***** Drug Prevention/Security/School Performance Reports *****

I understand that Pacific College is required to make an annual distribution to all students and employees of its Drug Prevention Program information. The annual Drug prevention Program Information includes standards of conduct that prohibit the unlawful possession, use or distribution of illegal drugs and alcohol by students and employees on the property or as part of any of its activities. I understand that Pacific College will impose disciplinary sanctions, up to and including expulsion or termination of employment and referral for prosecution, on students and employees for violation of the standards of conduct. Pacific College also has an Annual Security Report, which must be made available to prospective students as well as current students and employees and contains campus security policies and procedures as well as crime statistics and a sexual assault program. In addition, Pacific College distributes their Annual Consumer Information Fact Sheet which lists the completion rate for students.

***** Student Certification *****

My signature certifies that I have read and fully understand all the provisions stated above and on the second page of this form. All the information on my Free Application for Federal Student Aid (FAFSA) and other financial aid forms is true and complete to the best of my knowledge. If I am asked, I agree to give proof that my information is accurate. This proof may include a copy of the US Federal Tax Return Transcript form filed by myself or by my family. I understand that if I purposefully give false or misleading information, I may be subject to a fine of up to \$10,000, imprisonment for up to 5 years or both.

Signature

Date

Important Instructions/Information relating to the Financial Aid Certification form:

- This is to request a loan for the period of September 2015 through April 2016 (Fall 2015 and Winter 2016 terms).
- To apply for this loan you need to have completed a 2015-2016 FAFSA.
* If this is your first loan at PCOM, in addition to this form you will need to complete the on-line loan entrance (required of all incoming students). The Online Loan Entrance Counseling can be found at the www.studentloans.gov website.
- If you opt to borrow the maximum loan amount for two terms, be aware of the aggregate limit in total Direct Subsidized Loans and Direct Unsubsidized Loans; this includes any amount borrowed at a previous institution. The aggregate limits for Direct Subsidized Loans and Direct Unsubsidized Loans are as follows:

Direct Subsidized and Direct Unsubsidized Loan Limits

Dependent Undergraduates	Subsidized Only	Unsubsidized Only	Maximum Subsidized and Unsubsidized	Estimated Monthly Payment* (on maximum)	Estimated Total Payment Amount* (over 10 years)
MT or Associates	\$3,500 (\$1,750/term)	\$2,000 (\$1,000/term)	\$5,500 (\$2,750/term)	\$57	\$6,891
2 nd Year Associates	\$4,500 (\$2,250/term)	\$2,000 (\$1,000/term)	\$6,500 (\$3,250/term)	\$68	\$8,144
MSTOM/Bachelors	\$5,500 (\$2,750/term)	\$2,000 (\$1,000/term)	\$7,500 (\$3,750/term)	\$78	\$9,397
Independent Undergraduates	Subsidized Only	Unsubsidized Only	Maximum Subsidized and Unsubsidized	Estimated Monthly Payment* (on maximum)	Estimated Total Payment Amount* (over 10 years)
MT or Associates	\$3,500 (\$1,750/term)	\$6,000 (\$3,000/term)	\$9,500 (\$4,750/term)	\$99	\$11,902
2 nd Year Associates	\$4,500 (\$2,250/term)	\$6,000 (\$3,000/term)	\$10,500 (\$5,250/term)	\$110	\$13,156
MSTOM/Bachelors	\$5,500 (\$2,750/term)	\$7,000 (\$3,500/term)	\$12,500 (\$6,250/term)	\$131	\$15,662
Graduate and Professional Students			Maximum Unsubsidized	Estimated Monthly Payment* (on maximum)	Estimated Total Payment Amount* (over 10 years)
			\$20,500 (\$10,250/term)	\$230	\$27,571

Direct Subsidized and Direct Unsubsidized Loan Aggregate Limits

Dependency Status	Subsidized Only	Maximum Subsidized and Unsubsidized	Estimated Monthly Payment* (on Maximum)	Estimated Total Payment Amount* (over 10 years)
Dependent Undergraduate	\$23,000	\$31,000	\$324	\$38,841
Independent Undergraduate	\$23,000	\$57,500	\$600	\$72,044
Graduate/Professional	\$65,500	\$138,500	\$1,552	\$186,274

* Assumes 4.66% interest rate for undergraduate loans and 6.21% for graduate loans.

Please keep this page for your records.

If you have any questions or need any assistance, please feel free to contact us:
San Diego (for all campuses) Tina Ho 619-574-6909 ext. 114

or email: financialaid@pacificcollege.edu

Fax# 619-574-1804

New York
Chicago

Keith Sherman
Caroline Reid

212-982-3456 ext. 207
773-477-4822 ext. 312