



Hardship Withdrawal and Transcript Withhold Policy

POLICY NAME	Institutional Hardship Withdrawal and Transcript Withhold Policy			POLICY NO.	
EFFECTIVE DATE	7/23/2024	DATE OF LAST REVISION		VERSION NO.	1
ADMINISTRATOR(S) RESPONSIBLE	Dave Frech, Chicago Campus Director Claudio Pico, Chief Financial Officer Ashley Kowal, VP of Student Services	CONTACT INFORMATION	dfrech@pacificcollege.edu cpico@pacificcollege.edu akowal@pacificcollege.edu		
APPLIES TO					
FACULTY		STAFF		STUDENTS	X
STUDENT EMPLOYEES		VISITORS		CONTRACTORS	

SCOPE

Describe what and to whom this policy applies.

This policy outlines the procedures to help Pacific College of Health and Science students limit their student debt when physical or financial hardship necessitates withdrawal from the institution after the add/drop (100% tuition refund) deadline. It also outlines access to student transcripts, managing past due debt, and complaint reporting procedures. This policy should be read alongside other school policies related to registration and records, financial aid, and student accounts.

POLICY STATEMENT

Describe policy and reason for the policy.

Pacific College of Health and Science will not withhold unofficial or official transcripts from a current or former student who owes a debt.

A student may apply for a hardship withdrawal from PCHS if an eligible, unforeseeable, documented circumstance significantly impacts their ability to continue their studies after the add/drop (100% refund) deadline.

Students granted a hardship withdrawal and owe the institution 1000.00 dollars or less may re-register with a balance due.

Students who drop out of the institution with an outstanding balance are reported to a credit reporting agency after an attempt has been made to contact the student for repayment or a payment plan established.

Current or former students who wish to file a complaint may write to their Campus Director, and/or their state's Attorney General's student loan ombudsperson.

TERMS AND DEFINITIONS

Define any acronyms, jargon, or terms that might have multiple meanings.

TERM	DEFINITION
Debt	"Debt" means any money, obligation, claim, or sum due or owing or alleged to be due or owing from a student to an institution of higher education. "Debt" does not include the fee, if any, that is charged to students by an applicable provider for the actual cost of providing an academic transcript to a student.
Institution of higher education	"Institution of higher education" includes, but is not limited to, an institution to which the Private Business and Vocational Schools Act of 2012 or the Private College Act applies, and a public institution of higher education included in the definition of "public institutions of higher education" under the Board of Higher Education Act. "Institution of higher education" also includes a person engaged in the business of providing postsecondary education, via

	correspondence or online or in this State, to an individual located in this State, regardless of whether the person has obtained authorization from the Board of Higher Education to operate in this State or is accredited.
Official transcript	"Official transcript" means the academic transcript or a similar academic record of each current or former student of an institution of higher education that is deemed official, authenticated, certified, or bona fide and that contains information customarily provided on an official academic transcript, including, but not limited to, courses taken, terms, grades, degrees or credentials conferred, and any other similar information.
Unofficial transcript	"Unofficial transcript" means the academic transcript or a similar academic record of each current or former student of an institution of higher education that contains information customarily provided on an official transcript but cannot be used to transfer academic credits to another institution of higher education.

POLICY SECTIONS

Policy intro:

Unofficial Transcripts

Pacific College of Health and Science will not (i) refuse to provide an unofficial transcript to a current or former student on the grounds that the student owes a debt; (ii) condition the provision of an unofficial transcript on the payment of a debt, other than a fee charged to provide the transcript; or (iii) charge a higher fee for obtaining an unofficial transcript or provide less favorable treatment of a request for an unofficial transcript because a current or former student owes a debt.

Official Transcripts

Pacific College of Health and Science (i) will provide an official transcript of a current or former student even if the current or former student owes a debt to the school; (ii) will not condition the provision of an official transcript to a current or potential employer on the payment of a debt, other than a fee charged to provide the transcript; and (iii) will not charge a higher fee for transferring an official transcript to a current or potential employer or provide less favorable treatment for such a request because a current or former student owes a debt.

Physical or Financial Hardship

A student may apply for a hardship withdrawal from Pacific College of Health and Science if an eligible, unforeseeable, documented circumstance significantly impacts their ability to continue their studies after the add/drop (100% tuition refund) deadline. Examples of eligible physical or financial hardship include:

- Serious injury or illness of the student
- Chronic illness of the student
- A serious medical issue of a family member (spouse or partner, child, parent or guardian, grandparent, or sibling) for which the student is a part-time or full-time caretaker of that family member
- A mental health condition of the student
- A sudden or consistent lack of transportation that prohibits student presence in class
- A significant, non-elective cost of living increase for the student

If a student is unable to successfully complete their courses due to documented financial, physical, or mental health reasons, the student may request a hardship withdrawal through Student Services. Students may request a hardship withdrawal when their emergency or situation makes it impossible for them to continue in their enrolled program. Hardship withdrawal requests will be reviewed by the Student Success Committee (SSC). Decisions will be based on the information submitted along with school records including but not limited to enrollment, attendance, financial aid, and billing. Students will be considered for a full or partial refund of the original tuition, fees, and any other charges for uncompleted courses at the time of the withdrawal. Students approved for a hardship withdrawal will receive a withdrawal (W) grade for all incomplete coursework and be withdrawn from their program and the institution. Students will receive communication regarding the decision or any requests for further information within two weeks of submission.

As a general rule, students are not eligible for hardship withdrawals if they have completed all course requirements (e.g., attended the final exam or completed the course). A student receiving federal and/or state financial assistance should contact the Financial Aid Office to address any possible financial implications, including those related to Title IV funding. Hardship withdrawal requests will be processed according to the last date of course attendance. A student who files or attempts to file a fraudulent hardship withdrawal request in order to avoid a failing grade or disciplinary action may be considered in violation of the student code of conduct and subject to disciplinary actions.

Physical or Financial Hardship Withdrawal Process

To request a hardship withdrawal under this policy, the student must complete the Hardship Withdrawal Request Form and submit supporting documentation of the physical/financial hardship prior to the end of the course in which they intend to withdraw. Requests submitted without or with insufficient supporting documentation will be denied. Questions regarding the Physical or Financial Hardship Withdrawal Policy should be emailed to the student's Advisor.

Once a hardship withdrawal request form and supporting documentation are received, the Student Advisor will notify the Administrative Assistant to add the request to the next weekly Student Success Committee agenda. The Student Success Committee will review and issue a decision. The Student Advisor will notify the student by email, copying the Registrar and Bursar departments, within 1 week of the decision. The Student Advisor will document the decision on the student's college record. If denied, the Registrar and Bursar departments will follow the college withdrawal and refund policies. If approved, the Registrar will administratively withdraw the student with a withdrawal (W) grade from any uncompleted courses and withdraw the student from their program and the college. The Bursar will apply the approved full or partial refund to the student's ledger and notify the student of any outstanding balances.

Student Debt and Credit Report

Students who drop out of the institution with an outstanding balance are reported to a credit reporting agency after an attempt has been made to contact the student for repayment.

Past-due Debt

A student's previous account balance must be cleared prior to attending classes in a subsequent term. Account balances remaining after a term ends may be subject to a 9% annual interest rate. Any future credits to the student's account will be applied first toward any balance due. Students who drop out of the institution with an outstanding balance are reported to a credit reporting agency after an attempt has been made to contact the student for repayment. Pacific College will not withhold unofficial or official transcripts from a current or former student that owes a debt.

Current or former students that wish to file a complaint may do so in writing to their Campus Director and/or their state's Attorney General's student loan ombudsperson. To file a complaint with the Campus Director, submit the complaint form on the StudentHub at <http://hub.pacificcollege.edu>. A concern or complaint form may be obtained by going to the Current Students page; selecting **Contact/Submit Ticket** at the top-right of the page; and selecting Concern or Complaint under Type of Request. The form will be forwarded to the Campus Director and human resources.

Illinois –Chicago Campus student borrowers can also call to file consumer complaints regarding issues with the billing and servicing of their loans by visiting: <https://www.illinoisattorneygeneral.gov/consumer-protection/student-loan-debt-assistance/>. The Attorney General's Office also created the Student Loan Helpline, 1-800-455-2456, to provide struggling student borrowers with free resources about repayment options and information on avoiding default.

Reporting

On or before July 1 of every year, Pacific College of Health and Science will report to the Illinois Board of Higher Education (IBHE) information regarding financial-based transcript and registration holds and must include: 1) Reporting the institutions policy developed pursuant to Section 30 110 ILCS 66 Student Debt Assistance Act; 2) Reporting the number of students for whom the institution has withheld official transcripts, diplomas, or registration privileges, using data from the previous academic year.

EXCEPTIONS

[Describe exceptions here](#)

None

RELATED POLICIES AND OTHER REFERENCES

College Catalog
 Consumer Information page on the PCHS Website
 Enrollment Agreements
 Training Materials
 Career Services Website
 Withdrawal Document

ROLES AND RESPONSIBILITIES

List the job titles and business offices directly responsible for policy.

ROLE	RESPONSIBILITY
Campus Director	Ensure compliance, review hardship withdrawal requests, investigate complaints
Chief Financial Officer	Ensure compliance, train, and assist Bursar and Registrar
VP of Student Services	Ensure compliance, train, and assist student advisors, review hardship withdrawal requests
Student Advisor	Receive and review hardship withdrawal requests, communicate decisions with students, document decisions on student college records
Registrar	Withdraw approved students
Bursar	Apply approved refunds to student ledger
Administrative Assistant	Add hardship withdrawal requests to the Student Success Committee agenda

CONTACTS

List contacts in the table.

SUBJECT	CONTACT	PHONE	EMAIL
Chicago Campus Director	Dave Frech	(872) 888-7346	dfrech@pacificcollege.edu
New York Campus Director	Kellie Knight	(929) 373-3212	kknight@pacificcollege.edu
San Diego Campus Director	April Paniagua	(858) 290-7111	apaniagua@pacificcollege.edu
Chief Financial Officer	Claudio Pico	(619) 564 3278	cpico@pacificcollege.edu
Bursar	Isabel Rios	(929) 358-7871	bursar@pacificcollege.edu
Registrar	Patricia Krolewski		
VP of Student Services	Dr. Ashley Kowal	(929) 373-3223	akowal@pacificcollege.edu
Student Advisor (CH & NY)	Steven Kendrick	(929) 373-3060	ChicagoStudentAdvising@pacificcollege.edu
Student Advisor (NY)	Alicea Romero	(646) 524-8652	Academics-ny@pacificcollege.edu
Student Advisor (SD)	Sarah Cramer	(762) 247-3770	Advising-SD@pacificcollege.edu
Student Advisor (Nursing)	Winnie Zhong	(619) 535-8327	NursingAdvising@pacificcollege.edu
Student Advisor (Online)	Zonia Franco	(619) 574-0915	OnlineDoctoralAdvisor@pacificcollege.edu
Administrative Assistant	Christian Reyes		christian.reyes@pacificcollege.edu

VERSION HISTORY

VERSION	APPROVED BY	REVISION DATE	DESCRIPTION OF CHANGE	AUTHOR

LEGAL COMMENTS

ADDITIONAL NOTES

This policy is in accordance with the Illinois Student Debt Assistance Act (110 ILCS 66/).

DRAFT