

# FINANCIAL AID HANDBOOK

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*2024-2025*

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## INTRODUCTION

The University of the Pacific Dugoni School of Dentistry Financial Aid Office is committed to assist students find the financial aid resources to meet the educational costs of pursuing their dental education. Our goal is to ensure excellent customer service with accurate and timely delivery of financial aid funds.

### Mission of the Financial Aid Office

The mission of the Financial Aid Office at Pacific Dugoni is to:

- Assist all eligible students find the BEST financing option to pay for their education.
- Provide students with financial aid resources and information to prepare them for a successful repayment of their student loans.

## FINANCIAL AID OFFICE

The financial aid office is here to help you with any questions that you may have. Please feel free to contact us if you need assistance.

Location: 4<sup>th</sup> Floor, Workstations 4A24 and 4A25

Regular Office Hours: 8:00 a.m. to 5:00 p.m. Monday through Friday

Telephone Number: (415) 749-3341

Email: [sf\\_finaid@pacific.edu](mailto:sf_finaid@pacific.edu)

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## APPLICATION DEADLINES FOR 2024-2025

Complete the 2024-2025 FAFSA as soon as possible after October 1, 2023. Our school code is 001329.

Priority Deadline – New and continuing students – March 2, 2024

## FINANCIAL AID TIMELINE FOR CLASS STARTING 2023

OCTOBER, 2023 - MARCH, 2024

- Financial Aid Application information will be emailed.
- Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Complete all forms requested by the Financial Aid Office.
- Respond promptly to the Financial Aid Office regarding requests for additional information.
- Plan for the process and cost of relocation to San Francisco.
- Keep your address/email address current.

Tips:

- Online FAFSA is immediately available on October 1
- University of the Pacific, School of Dentistry FAFSA code is **001329**
- January is a good time to contact the Financial Aid Office for information on application procedures.
- To allow the Financial Aid Office to start an award package in a timely manner, all forms requested by the Financial Aid Office must be completed by early February.
- If you filed the FAFSA using estimated income, be sure to update part two of your FAFSA/SAR (Student Aid Reports: the results of filing the FAFSA) as soon as your tax returns are filed.
- Financial Aid verification is a process used by colleges for quality control of student and parent information submitted during the financial aid application process. The Federal Government requires colleges to request from a random sample of their student filers a Financial Aid Verification document to verify information about the size of family, taxable income, and non-taxable income. Students and/or parents (if applicable) must return this document to the financial aid office along with copies of their federal income tax forms.
- Be sure that all tax forms are signed when submitted for the verification process.
- Most forms are available for download on our website <https://dental.pacific.edu/academic-programs/financial-aid>

DDS Students only:

- March 2, 2024 is the priority deadline for applying for HPSL. Students interested in HPSL will need to submit parents tax information via secure portal CampusLogic. (Note: Parental information determines eligibility for both Institutional and HPSL loans. These loans are limited and awarded based on need on a first come, first serve basis until the March 2 deadline or until funds are exhausted whichever comes first. Loan amounts vary according to eligibility and available funds.)

- If you filed the FAFSA using estimated income, be sure to update part two of your FAFSA/SAR (Student Aid Reports: the results of filing the FAFSA) as soon as your and your parents' (if applicable) tax returns are filed.

#### APRIL - JUNE 2024

- Financial Aid Award information for the first batch of students will be emailed at the end of April.
- Review your financial aid award. Accept and/or decline the loans offered and complete the additional forms requested by the given deadline
- Complete the Entrance Counseling @ [www.studentaid.gov](http://www.studentaid.gov) website.
- Complete the Master Promissory Note @ [www.studentaid.gov](http://www.studentaid.gov) website.
- Keep your address/email address current.

#### Tips:

- Complete all forms in a timely fashion to avoid delays
- All federal and alternative loans must be certified by the financial aid office.

#### JULY 2024

- School starts!

### **FINANCIAL AID APPLICATION PROCESS**

The Financial Aid Office at the University of the Pacific Arthur A Dugoni School of Dentistry encourages all students who believe they will need financial assistance to apply for federal student aid. Students and applicants are eligible to apply for financial aid to assist with educational expenses. To ensure that their financial aid proceeds are available within the first few weeks of school, applicants are encouraged to begin the financial aid application (FAFSA) process as you apply for Admission. The Financial Aid Office recommends that applicants not wait for the admissions decision before completing the FAFSA.

To apply, applicants and continuing students must start by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA can be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

### **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)**

The Department of Education recommends that students complete the FAFSA ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)). This form is designed to determine your eligibility for federal and state financial aid and should be completed as soon as possible after October 1 of each year.

- [FSA ID](#) — Create an FSA ID (if you don't already have one)
- [www.fafsa.ed.gov](http://www.fafsa.ed.gov) — to begin completing the FAFSA
- University of the Pacific Federal School Code: 001329

There are two options when completing the FAFSA application. Both options allow for full funding the only difference is the type of funding.

- Option 1: Standard Funding (DDS, IDS, Ortho, & Endo Students) – Standard funding consists of federal student loans: Direct Unsubsidized and Graduate Plus loans. This option requires only student’s information. No parental information is required.
- Option 2: Extended Funding (DDS Students Only) – Extended funding consists of all university loans, Health Professions Student Loans (HPSL) in addition to the federal student loans. This option requires parental income information. Students interested in HPSL must submit parents tax return via secure portal CampusLogic.

Once your FAFSA has been processed, an application summary is created and will be sent to you via email. The federal processor will send your electronic FAFSA information to Pacific Dugoni. The Application summary outlines the information that you reported on the FAFSA and provides you with a Student Aid Index (SAI) amount. It is important to review your Application Summary for accuracy. If corrections must be made to your FAFSA, please do so immediately. To check the status of your FAFSA, call (800) 433-3243, or you may check the application status online using your FSA ID.

## **ADDITIONAL APPLICATION REQUIREMENTS**

### **Verification**

When students apply for federal financial aid, the U.S. Department of Education verifies information with the following federal agencies:

- Social Security Administration – for verification of social security number and United States citizenship status
- Selective Service System – for verification of Selective Service Registration status
- Department of Homeland Security – for verification of eligible non-citizenship status
- Department of Justice – for verification that an applicant has not been denied federal student aid by the courts as the result of a drug-related conviction
- Department of Veterans Affairs – for verification of veteran status

Students and applicants who apply for need-based financial aid may be asked by our office to supply additional documentation to verify the information that was reported on the FAFSA. Students will be awarded financial aid once all documentation has been received and evaluated. Accepted applicants will receive a tentative award based upon the ISIR information provided by the federal processor and may be asked to provide additional documentation if selected for verification. The verification process requires that selected students and applicants submit a copy of their current year’s federal income tax return, including all schedules and W-2’s. If you are married and filed separate federal income tax returns, you must provide a copy of both you and your spouse’s federal income tax returns with all schedules and W-2 forms. Federal income tax returns must be signed and dated.

\*\*\*Starting in the 2012-2013 award year, Pacific Dugoni will not perform standard verification for those students selected by CPS. The school does not need to verify a student’s application when the applicant is eligible to receive only unsubsidized student financial assistant. Verification exclusions 668.54(b)

**Non-U.S. Citizen and Non-U.S. Permanent Residents**

Non-U.S. Citizens and non-U.S. Permanent Residents are not eligible for federal financial aid. They are, however, eligible to apply for Private loans. To do so, they must have a co-signer that is a credit worthy U.S. citizen.

**Selective Service**

For male students (with some exceptions) to be eligible for federal financial aid, they must be registered with the selective service. Students can register on-line at [www.sss.gov](http://www.sss.gov).

**COST OF ATTENDANCE**

The cost of attendance is determined by the Financial Aid Office and is defined as the total budget required by each student for the 12-month academic year. The cost of attendance reflects a budget that includes both direct and non-direct costs.

Direct Costs are charges applied directly to the student account. Examples of direct costs are tuition, rent fees and Health Insurance.

Estimated 2024-2025 Academic Year Tuition and Fees

	<b>First Year</b>	<b>Second Year</b>	<b>Third Year</b>
<b>Tuition</b>	\$126,667	\$126,667	\$126,667
<b>Fees</b>	\$8,723	\$9,802	\$11,682
<b>Kit (Books &amp; Supplies)</b>	\$15,142	\$4,008	\$800
<b>Total</b>	\$150,532	\$140,477	\$139,149

Non-Direct Costs are charges not applied to the student account. Examples of non-direct costs include rent, food, transportation, and personal misc. Although individual expenses for non-direct costs may vary, the financial aid budget closely estimates the actual expense of each category.

Sample 2024-2025 Living Expense Budget

<b>Off Campus</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Yearly</b>
Rent	\$1,637	\$4,911	\$19,644
Food	\$817	\$2,451	\$9,804
Transportation	\$218	\$654	\$2,616
Personal Misc.	\$552	\$1,656	\$6,624
<b>Total</b>	\$3,224	\$9,672	\$38,688

For a detailed breakdown of tuition & fees Refer to the 2024-2025 Pacific Dugoni School of Dentistry Catalog.

Child Care Allowance Actual cost will be added to the budget if necessary.

Many students ask for an increase to the budget for special unusual and extraordinary expenses by completing a “Petition to Change Your Financial Aid Package” and providing documentation of those expenses to the Financial Aid Office.

## **APPLICATION PROCESSING**

Financial need is determined based upon the information provided on the FAFSA and need analysis. The need analysis formula is termed Federal Methodology (FM) and is applied as set forth by the Department of Education. Federal Methodology was passed by Congress under the Reauthorization of the Higher Education Act of 1965 as amended by the Higher Education Amendments of 1992 and 2005.

## **STUDENT AID INDEX**

The Student Aid Index (SAI) is the amount the student is expected to contribute toward their educational costs. The SAI is federally regulated and is established by the income, asset(s) and household information provided on the FAFSA. Graduate and professional school students are considered independent for financial aid need analysis purposes. Therefore, you are not required to report parental information on the FAFSA.

## **FINANCIAL NEED**

This amount is determined by subtracting the student’s Student Aid Index (SAI) from the Cost of Attendance.

The need analysis calculation is as follows:

Cost of Attendance – Student Aid Index (SAI) = Financial Need.

## **FINANCIAL AID AWARD LETTER**

Once the Financial Aid Office receives the electronically transmitted FAFSA information (ISIR) from the federal processor, each student who has been admitted to the Dental School is reviewed for financial aid awarding. The Financial Aid Office offers financial aid packages that may include scholarships and/or Federal Direct loans. The Financial Aid Award Letter lists all the financial aid that is being offered to the student. The Financial Award Letter is emailed to the student’s Pacific secure email address.

Continuing students must reapply each academic year for financial aid. Factors such as budget and academic standing may play an important role in determining financial aid availability. Continuing students Financial Aid Award Letters are generated in early May.

## **SCHOLARSHIPS**

Pacific Dental School of Dentistry awards a considerable number of scholarships. Many of these awards are made available by the allocation of university general funds, as well as the generosity of donors by



means of endowed funds and alumni contributions. Financial aid, in the form of scholarships and fellowships, is based on full-time enrollment, financial need, academic merit and personal achievement. Scholarships and fellowships are considered a component of the student's financial aid award and cannot exceed the banded tuition for the Division you are enrolled.

These scholarships are funded through the generosity of our alumni and friends. They are designed by the donors to recognize and encourage the achievement and potential of Pacific Dugoni students. Scholarship gifts offer income tax deductions and other possible tax benefits to the donor and provide crucial support to current and future students at Pacific Dugoni.

### **Dean's Scholarships**

The Admissions Committee awards several scholarships annually to members of the first-year class based upon such criteria as outstanding academic promise, diversity, experiential background, and need. Awards range from \$60,000 to \$100,000 for the entire program.

Scholarship recipients are determined during the admission review process based upon information in application materials. No separate application is required. Recipients are notified of an award in conjunction with the letter of acceptance or shortly thereafter.

### **Service Commitment Scholarships**

These scholarships provide financial support while attending the program in exchange for service commitment after graduation. Programs are offered by the armed forces, National Health Service Corps (NHSC), and Indian Health Service (I.H.S.):

- Army - 800.872.2769 – [www.healthcare.goarmy.com](http://www.healthcare.goarmy.com)
- Navy – 800.872.6289 – [www.navy.com](http://www.navy.com)
- Air Force – 888.919.2700 – [www.airforce.com](http://www.airforce.com)
- NHSC – 800.221.9393 – [www.nhsc.hrsa.gov](http://www.nhsc.hrsa.gov)
- I.H.S – 301.443.6197 – [www.ihs.gov](http://www.ihs.gov)

### **Outside Scholarship Opportunities**

The Financial Aid Office encourages students to take advantage of outside scholarship opportunities and services. Pacific Dugoni does not endorse fee-based scholarship search organizations; we do support students' efforts by providing resources to help guide them in the appropriate direction. The most valuable tool in searching for scholarship opportunities is the Internet. In addition to the Internet, there are several informative publications available at your local bookstore or library. Scholarships may also be available through local bar associations, state government offices, public and/or private organizations or employers. Numerous private agencies notify our office of scholarship opportunities and provide application materials to be distributed to students. All scholarships are posted on the bulletin board located near the Financial Aid Office and emailed to students.

## ELIGIBILITY REQUIREMENTS FOR WILLIAM D. FORD FEDERAL DIRECT LOANS

The Pacific Dugoni Financial Aid Office administers financial aid programs (William D. Ford Federal Direct Loans and Federal Work-Study) to students. The amount of financial aid you receive at the time of disbursement will depend on whether you meet all eligibility requirements for the awarded funds.

To be eligible for federal financial aid, you must:

- be a citizen, national, or permanent resident of the United States or provide evidence from the Department of Homeland Security (DHS) that you are in the U.S. for other than a temporary purpose with the intention of becoming a permanent resident;
- be attending an accredited institution of post-secondary education on at least a half-time basis;
- be registered for Selective Service, if required to be registered;
- never have been convicted of an illegal drug offense;
- be making satisfactory academic progress in your studies;
- must not owe a refund on a Pell Grant, SEOG or State Student Incentive Grant, and certify that you are not in default on any Title IV loan or owe a refund on any grant made under Title IV of the Higher Education Act of 1965, as amended, at any institution.

If you wish to obtain financial aid, you are strongly encouraged to complete the necessary forms to determine need. In many cases, students who believe they do not qualify for need-based aid have found that they do qualify by completion of the application process (FAFSA).

## FEDERAL AND PRIVATE LOAN PROGRAMS

Most dental students find it necessary to borrow money to finance their education. It is important to plan prudently and to select the loans that are best for you.

### Federal Direct Unsubsidized Stafford Loan

William D. Ford Federal Direct Unsubsidized Stafford loans are not awarded based on a student's financial need. Through this program a student may borrow up to \$54,000 annually for DDS and IDS and \$20,500 for Ortho and Endo residents. The aggregate loan limit is \$224,000 for DDS & Ortho and \$138,500 Ortho and Endo. The interest rate is fixed rate at 7.05% for loans first disbursed on or after July 1, 2023, and before June 30, 2024. The interest rate will be determined each year and set for loans disbursed after July 1 through the following June 30. The Unsubsidized interest begins to accrue immediately upon disbursement. The student has the option of paying the interest quarterly or allowing it to accrue while in school. Repayment begins six months after the borrower graduates or is no longer enrolled at least half-time. Federal law requires both entrance and exit counseling for this loan.

### Unsubsidized Stafford Loan Repayment Schedule

	Direct Unsubsidized	Interest Rate	Month Payment	Total Paid
Annual Amount	\$54,000	7% Fixed	\$599	\$71,941

Assumptions: - 10-year repayment period (120 months)

## Federal Direct Graduate PLUS Loans

Students in need of additional financial aid resources may apply for the Federal Direct Graduate PLUS Loan (Graduate PLUS). Students may borrow an amount up to the Cost of Attendance minus all other financial aid. Graduate PLUS Loans are credit based; therefore it is required that the applicants be credit worthy. The interest rate is fixed rate at 8.05% for loans first disbursed on or after July 1, 2023, and before June 30, 2024. The interest rate will be established each year for which the first disbursement is on or after July 1 through the following June 30. Graduate PLUS Loans have no loan aggregate. The student has the option of paying the interest monthly or quarterly or allowing it to accrue while in school. Repayment begins six months after graduation or when the borrower falls below half-time. Federal law requires both entrance and exit counseling for this loan.

### Graduate PLUS Loan Repayment Schedule

	Grad Plus Loan	Interest Rate	Month Payment	Total Paid
Average Annual Amount	\$61,000	8% Fixed	\$708	\$84,992

Assumptions: 10-year repayment period (120 months)

### Health Professions Student Loan (HPSL)

HPSL is a limited federal loan program available to health professions students who demonstrate great financial need. Financial need is determined using parental information provided on the FAFSA. Loans are awarded on a first come first serve basis and loan amount vary from year to year depending on and available funds. HPSL has a fixed 5% interest rate and a 12-month grace period. No interest accrues during in-school and grace periods.

### Loan Repayment Schedule

	HPSL	Interest Rate	Month Payment	Total Paid
Average Annual Amount	\$40,000	5.0% Fixed	\$424	\$50,911

Assumptions: 10-year repayment period (120 months)

### Private Loans

Students who may need additional financial aid resources that are not met by the Federal Direct Graduate PLUS Loan may be eligible to apply for a private loan. Students may borrow an amount up to the Cost of Attendance minus all other financial aid. Private loans are credit based; therefore, it is required that applicants be credit worthy or have a credit worthy co-signer. A private loan is the only form of financial aid available to non-U.S. citizens and non-U.S. Permanent Residents. Non-U.S. citizens and Non-U.S. Permanent Residents must have a co-signer that is a credit worthy U.S. citizen to apply for a private loan. It is the student's responsibility to compare the loan terms of each lender. Information regarding interest rates, payments, fees, and repayment options can be obtained by contacting your

participating lenders. Pacific Dugoni School of Dentistry will not be held responsible for students who are denied private loans due to adverse credit.

#### Loan Repayment Schedule

	Private Loan	Interest Rate	Month Payment	Total Paid
Average Annual Amount	\$61,000	9.5% variable	\$568.60	\$136,464.00

Assumptions: 20-year repayment period (240 months)

#### Residency Relocation Loans

The Residency Relocation loan is a private credit-based loan program that is available to graduating dental students to assist with expenses incurred during the residency and relocation process. Expenses include application and interview costs for residency programs, travel expenses, and living costs for relocating.

### **LOAN APPLICATION PROCESS**

Both Federal Direct Unsubsidized Stafford and Federal Direct Graduate PLUS Loan applications may be completed on-line.

Federal regulations require all Federal Direct Loan borrowers to complete the Master Promissory Note (MPN). You may e-sign your MPN. The MPN is a legally binding contract. By signing the MPN, the borrower agrees to all terms and conditions, including the responsibility of repaying all borrowed funds, plus interest and fees (if applicable). The MPN, which is valid for up to ten (10) years, allows a student to borrow multiple Federal Direct Stafford loans using the one promissory note.

#### Entrance Counseling

Federal Direct Loans cannot be disbursed until Entrance Counseling is complete. The purpose of entrance counseling is to advise students of their rights and responsibilities as an educational loan borrower. The entrance counseling sessions are completed online. You will receive information regarding how to complete entrance counseling in your Financial Aid Award letter packet. Also, you will be required to attend a Financial Aid Orientation session offered by the Financial Aid Office during the Orientation week.

#### Loan Disbursement

When all loan application requirements are complete, funds are sent electronically in equal disbursements (one per quarter) and applied to your student account.

Loan fees, if applicable, are deducted from each loan disbursement. If a refund is due to the student, the Business Office will automatically calculate your refund. Your refund will be sent electronically (EFT) to your checking account if you completed the Direct Deposit Authorization form. Otherwise, your refund will be in the form of a paper check and mailed to your home.

## **ADDITIONAL INFORMATION**

(And Information Required by Federal Government to comply with Disclosure Regulations)

### **Satisfactory Academic Progress**

You must be in good academic standing with the university to qualify for financial aid. If you should be placed on academic probation, you may still be eligible to receive financial aid. Still, you will lose your aid eligibility if you are academically disqualified or subject to disqualification. 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 aid reinstatement, you must submit a separate appeal to the Office of Financial Aid.

#### Satisfactory Academic Progress Requirements

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

#### Limits on renewal

Federal and state regulations and University policies limit the renewal of financial aid and scholarship awards. For example, most grant and scholarship eligibility ends after earning a bachelor's degree. These limits precede financial eligibility, academic standing, and satisfactory progress.

#### Satisfactory Academic Progress

By regulation, the Office of Financial Aid must ensure that students who receive financial aid are making satisfactory academic progress toward completing 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, undergraduate and graduate students must complete at least 67% of their cumulative attempted units with a passing grade.

Attempted units, by definition, are the cumulative numbers of units on record in the Registrar's Office at the end of the add period for summer, fall, winter, and spring 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 repeated courses included in your financial aid course load count as attempted units. Courses with W, I, or NC grades count as units attempted but not completed. Transfer units count as units attempted and completed.

#### GPA

Federal law also specifies that, beginning at the end of each academic year, undergraduate students must have a cumulative grade point average of at least 2.0 or academic standing consistent with the requirements for graduation.

For graduate and professional students, the institutional policy states that 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 participating in federal financial aid programs must define the maximum period required to obtain a degree. A student who does not 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 dental 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 may remain eligible for financial aid until the total cumulative units attempted equal to 200% of the student's program length. Units accepted for transfer count as units attempted.

#### Annual review

The Office of Financial Aid 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, you may submit an appeal with supporting documentation and the academic plan outlined in your letter from academic affairs or your contract to be reinstated. Your appeal must explain why you could not make satisfactory progress and what actions 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 term, and your status will be evaluated again at the end of that term. If, during the term 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 has 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.

### **Kit Payment and Agreement**

The Dental Kit Agreement permits the student to receive one doctoral kit on matriculation day. The student agrees to pay for the kit in the amount of \$12,500 on four installments of \$3125 each. The first installment is due and payable on matriculation day, Wednesday, July 10, 2023. The remaining three installments will be due the first day of each quarter (October 10<sup>th</sup>, January 10<sup>th</sup>, and April 10<sup>th</sup>).

If any installment is not paid when due or should the student's enrollment at the School of Dentistry be terminated by withdrawal or otherwise, all unpaid installments become immediately due and payable.

### **Emergency Loans**

If you are faced with an emergency, the School of Dentistry may approve a short-term non-interest-bearing loan of up to \$2000. The loan is payable within ninety days or before the end of the school term. Students are limited to one emergency loan per academic year.

Loan forms are available in the Financial Aid Office and the loan must be approved by the Director of Financial Aid. The normal processing time for an emergency loan is three to five working days.

### **Refund and Withdrawal Policy**

If a student is dismissed or leaves Pacific Dugoni, a formal withdrawal must be processed with the Registrar's Office. The student must also contact the Office of Financial Aid to arrange for an exit interview. Failure to complete the withdrawal process will result in continued liability for tuition and other charges.

Return of Title IV Funds is a federally mandated policy that applies only to students who receive federal financial aid and who withdraw, drop out, are dismissed, or take a Leave of Absence prior to completing 60% of a quarter. The Return of Title IV Funds policy does not apply to students who reduce their units and remain enrolled. Return of Title IV Funds will be used to determine how much aid, if any, must be returned to Title IV loan programs. The Title IV funds considered in the policy are the Federal Direct Subsidized Stafford Loan, Federal Direct Unsubsidized Stafford Loan, and the Federal Direct Graduate PLUS Loan. The policy does not apply to the HPSL program.

The Return of Title IV funds calculation identifies two types of federal aid, earned and unearned. The earned aid is based on a percentage calculated by dividing the number of days the student completed by the number of days in the payment period. A student who remains enrolled beyond the 60% point earns all disbursed (received) and disbursable aid. Disbursable aid includes aid received and the aid that could have been (but was not) disbursed as of the withdrawal date. If earned aid exceeds disbursed aid, a post-withdrawal disbursement may be made. Pacific Dugoni will first credit post-withdrawal disbursement not credited to school charges. Within 30 days of determination that the student withdrew, the student will be provided with a written notification of any post-withdrawal funds that are available to the student. No post-withdrawal disbursement will be made if the student does not respond within 14 days of the notification date.

Unearned aid is any disbursed aid that exceeds the amount of Title IV aid the student earned. The unearned aid amount is to be returned to the lender, a responsibility shared by Pacific Dugoni School of Dentistry and the student. This may create a balance owed on your Student Account. The student is responsible for paying the amount owing on their account.

Pacific Dugoni must return its share of unearned funds no later than 45 days after it determines that the student withdrew. Students must repay their share according to the terms and conditions stated in their promissory note(s). Funds returned to lenders by Pacific Dugoni will be distributed first to the Federal Unsubsidized Stafford Loan then to the Federal Subsidized Loan, Federal Perkins Loan and finally to the Federal Graduate PLUS Loan.

This policy is based on 34 CFR, Section 668.22 of Title IV of the Higher Education Act of 1964, as amended. The formula is prescribed in Section 484(b).

Institutional scholarships will be prorated based on the percentage of tuition charged.

### **Exit Interviews**

Federal regulations require exit counseling for all Federal loan borrowers. Pacific Dugoni students are required to complete an on-line exit counseling session, as well as attend an exit counseling session in person. The purpose of the exit interview is to answer any questions you may have regarding your rights and responsibilities as an education loan borrower. The exit interview session provides graduates with an aggregate summary of the loans borrowed while enrolled at Pacific Dugoni and offers information on repayment and loan consolidation.

### **Loan History**

Graduates can locate prior and current federal loans by accessing National Student Loan Data Systems (NSLDS) at [www.nslds.ed.gov](http://www.nslds.ed.gov). This website has information on loan amounts, outstanding loan balances, loan statutes, and disbursements. To access your records on the NSLDS website, you will need to provide your social security number, the first two digits of your last name, date of birth, and your FSA ID. Lenders provide graduates with a disclosure statement and repayment schedule that define the repayment terms of their loan(s).

Clearinghouse / Student Loan Deferment



Deferment forms for federal forms are no longer necessary. Pacific Dugoni verifies students' enrollment to the National Student Loan Clearinghouse monthly during periods of enrollment. When the Clearinghouse receives and processes the enrollment file from Pacific Dugoni, they will transmit enrollment verification to loan servicer. Paper deferment forms are to be submitted to the Financial Aid Office to expedite the process. This is done only for loans that are in repayment status.

Deferment forms for private loans should be submitted to the Financial Aid Office.

### **Federal Student Loan Consolidation**

Federal Loan Consolidation is designed to help individuals who have high monthly student loan payments. With Federal Loan Consolidation, you can consolidate all or some of your outstanding federal education loans, even if your loans are currently held by more than one lender and are of different loan types. Direct Loan Consolidation creates a single, new loan with one monthly payment. Visit <http://www.loanconsolidation.ed.gov/> to view more information on Direct Loan Consolidation.

**Extended Student Loan Repayment Program** The extended repayment schedule is limited to borrowers with loans first disbursed on or after October 7, 1998, with an outstanding balance of principal and interest in FFEL Program loans totaling more than \$30,000. The lender may schedule the borrower for standard or graduated installments over a period of not to exceed 25 years.

Payment must cover at least the interest due.

**Policy Concerning Discrimination Non-Discrimination Policy:** Pacific Dugoni, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972 (45 CFR 86), and Sections 503 and 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990, does not discriminate in the administration of any of its educational programs, admissions, scholarships, loans, or other activities or programs on the basis of race, gender, sexual orientation or preference, national or ethnic origin, color, disability, marital status, age, or religious belief.

Pacific Dugoni maintains records for each student that include name, address, telephone, student identification, social security numbers, material submitted for the admission application, general information on academic status at Pacific Dugoni, previous school data, courses previously taken or being taken, credits, and grades. Applicants for financial aid have a file established in the Financial Aid Office to maintain financial aid records. For more detail information regarding Student Records, please refer to the "Pacific Dugoni Student Handbook." Inquiries about the School's compliance with student access and privacy rights regarding educational records, under the Family Educational Rights and Privacy Act (FERPA) of 1974, may be directed to the Office of the Assistant Dean for Academic Affairs or the Family Educational Rights and Privacy Office, U.S. Department of Education, Washington D.C.

For more information regarding FERPA go to:

<http://catalog.pacific.edu/stocktongeneral/generalinformation/universitypolicyondisclosureofstudentrecords/>.

Substance Abuse Policies Students are expected to comply with federal, state, and local laws governing the possession, distribution, use, and consumption of alcohol and illicit drugs on the campus and as part of school activities both on and off the campus. A separate publication of the school, Substance Abuse Policies and Procedures, provides further information about policies, procedures, and available drug or alcohol abuse education programs, as required by Section 1213 of the Higher Education Act of 1965, as amended. The publication is available in the “Pacific Dugoni Student Handbook” or from the Office of the Assistant Dean for Student Affairs.

Prohibited Harassment: Policies and Procedures Pacific Dugoni is committed to providing an environment free of sexual harassment and harassment because of race, religious creed, color, national origin, ancestry, disability, marital status, sexual orientation, age, or any other basis made unlawful by federal, state, or local law, ordinance, or regulation. This policy applies to all people attending or involved in the operations of Pacific Dugoni. Prohibited harassment in any form, including verbal, physical, and visual conduct, threats, demands, and retaliation in unlawful and will not be tolerated. A publication, Prohibited Harassment, provides further information about policies and procedures. It is available from the Office of the Assistant Dean for Student Affairs.

## **After you Graduate**

### **Loan Repayment**

## **Frequently Asked Questions (FAQS)**

## **Accreditation and Memberships of Pacific Dugoni School of Dentistry**

### **Disabled Student Services**

Pacific Dugoni provides accommodation for students with physical and medical impairments as well as learning disabilities. Appropriate services and modifications are worked out on a case-by-case basis. Students are required to provide documentation as a basis for approval of accommodations. The Office of the Assistant Dean for Academic Affairs coordinates services for disabled students, and further information may be obtained from that office.

### **Annual Security and Fire Safety Report**

In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, or Clery Act, the Pacific Dugoni Campus Public Safety Department is responsible for providing the Annual Security and Fire Safety Report. This report contains the three most recent calendar years of crime statistics for the campus. It includes crimes that occurred on campus, campus housing, non-campus property and public property that is adjacent to the campus. Also included in this report is fire safety information for on-campus housing. Hard copies of this report are made for perspective students and employees at the Human Resources Office or Admissions Office. You can also obtain a hard copy

from Campus Public Safety or review it on-line at <https://dental.pacific.edu/departments-and-groups/public-safety/security-and-safety-reports>

### **Designated Providers of Information**

Pacific Dugoni has designated the Director and staff of the Financial Aid Office to be available on a full-time basis to assist current students and prospective students in obtaining financial aid information. They may be contacted by writing, e-mailing, or telephoning the Financial Aid Office, Pacific Dugoni School of Dentistry, Financial Aid Office, 155 Fifth Street, San Francisco, CA 94103, (415)749-3341.

### **Latest Update**

The content of the handbook was revised in February, 2024.