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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:

- x Assist all eligible students find the BEST financing option to pay for their education.
- x 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: 4th 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

Marco Castellanos, Director of Financial Aid mcastell@pacific.edu

Nathalie Irias, Assistant Director, Financial Aid nirias@pacific.edu

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

- x Financial Aid Application information will be emailed.
- x Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov
- x

- x 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

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

Tips:

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

JULY 2024

- x School starts!

FINANCIAL AID APPLICATION PROCESS

***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.

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

	First Year	Second Year	Third Year
Tuition	\$126,667	\$126,667	\$126,667
Fees	\$8,723	\$9,802	\$11,682
Kit (Books & Supplies)	\$15,142	\$4,008	\$800

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 amendt3(eh Tc 0 T)TJ0 -1.391-3.3hX(e)-2.3(e)-.ndtiP

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

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

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.

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

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

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.

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