



Dissertation Financial Aid Fact Sheet

If you are enrolling in the dissertation phase of the PhD program, you may be eligible for the Federal Stafford Loan program. You must complete the Free Application for Federal Student Aid (FAFSA) form each year. Federal regulations require all financial aid recipients to maintain satisfactory academic progress toward completion of degree requirements for continued eligibility.

Please note that if you choose to begin your dissertation clock while simultaneously being enrolled in regularly scheduled coursework your eligibility for the year may already be depleted. Your only choice for funding may be through a Grad-Plus or Private Alternative Loan programs. Contact the Financial Aid Office for consultation.

If enrolled in the dissertation phase only, you are considered to be enrolled on a half-time basis. All eligible financial aid recipients entering the dissertation phase of the program will be awarded Stafford Loans on a borrower-based academic year. In other words, from the time the two-year clock begins, the financial aid will cover four consecutive quarters. For example: dissertation start date January 1 (winter) – financial aid will cover four consecutive quarters (winter, spring, summer, and fall).

Upon completion of the first four (4) quarters of the two-year dissertation clock, the financial aid office will confirm your active participation in the dissertation process. **Active participation is defined as submission of written materials beyond the initial concept paper and on-going consultation with your dissertation committee.** Once active participation in the dissertation process is confirmed, you may be eligible for additional Stafford Loans during the second year of the two-year clock.

If you find that additional time beyond the two-year clock is necessary for completion of the dissertation, you must enroll in the extended one-year clock. You will be eligible for Stafford Loans during the one year following the two-year clock provided your dissertation committee has approved your proposal and submitted your approval form to the dissertation office. Proposal requirements are defined by each program and are included in your dissertation handbook. It is your responsibility to stay in contact with your committee and to follow-up on the progress of your proposal approval. Please be aware that all pending financial aid will be canceled once the final draft of your dissertation is approved.

In summary:

Dissertation Satisfactory Academic Progress Requirements: Federal Financial Aid Eligibility Requirements

- **First year of initial two-year clock:** Successful completion of coursework requirements as defined by SAP policy for coursework requirements.
- **Second year of initial two-year clock:** Continued financial aid eligibility requires confirmed submission of written materials beyond the initial concept paper and on-going consultation with the dissertation committee.
- **Third year or Extended one-year clock:** Continued eligibility during the one year following the two-year clock requires dissertation committee approval of the proposal and submission of the approval form to the dissertation office.
- Federal financial aid is not available beyond the third year. All pending financial aid will be canceled once the final draft is approved.



If you have questions, please contact the Financial Aid Office at financial_aid@pacifica.edu or by phone at 805-969-3626, ext 137.

Dissertation Fee Schedule

Initial two-year enrollment clock – based on the year you entered the PhD program

✓ For students entering their initial two-year clock, one-half of the designated fee will be billed at the beginning of each year of the two-year clock.

➤ In Fall 2000	Fee = \$14,695	Annual Pymt = \$7,347.50	Qtrly Pymt = \$1,836.87
➤ In Fall 2001	Fee = \$15,725	Annual Pymt = \$7,862.50	Qtrly Pymt = \$1,965.62
➤ In Fall 2002	Fee = \$16,745	Annual Pymt = \$8,372.50	Qtrly Pymt = \$2,093.12
➤ In Fall 2003	Fee = \$17,915	Annual Pymt = \$8,957.50	Qtrly Pymt = \$2,239.37
➤ In Fall 2004	Fee = \$19,170	Annual Pymt = \$9,585.00	Qtrly Pymt = \$2,396.25
➤ In Fall 2005	Fee = \$20,510	Annual Pymt = \$10,255.00	Qtrly Pymt = \$2,563.75
➤ In Fall 2006	Fee = \$21,430	Annual Pymt = \$10,715.00	Qtrly Pymt = \$2,678.75
➤ In Fall 2007	Fee = \$22,395	Annual Pymt = \$11,197.50	Qtrly Pymt = \$2,799.38

Payment Options:

Option 1: *

✓ Initial two-year enrollment clock – Pay one-half of the Dissertation Fee on or before the beginning of each year. See annual figures above.

Option 2: *

✓ Initial two-year enrollment clock – Pay one-eighth of the Dissertation Fee at the start of each quarter (quarter begin dates October 1, January 1, April 1, July 1 each year). See quarterly payment figures above.

Option 3:

✓ Financial Aid recipients – Must complete the FAFSA form each year and maintain satisfactory academic progress toward completion; may qualify for up to \$20,500 annually. During the initial two-year enrollment clock– one-eighth (1/8) of the Dissertation Fee will be deducted from the Stafford loan(s) each quarter. Excess loan funds will be made available (within 14-days of receipt of funds) to the students each quarter for educational expenses. Contact the Financial Aid Office for complete details.

Extended one-year enrollment clock

➤ For students enrolling in extended one-year dissertation clock the fee will be billed quarterly:

❑ Oct 06-July 07	Fee = \$ 8,958	Qtrly Pymt = \$2,239.38
❑ Oct 07-July 08	Fee = \$ 9,585	Qtrly Pymt = \$2,396.25
❑ Oct 08-July 09	Fee = \$10,255	Qtrly Pymt = \$2,563.75
❑ Oct 09-July 10	Fee = \$10,715	Qtrly Pymt = \$2,678.75
❑ Oct 10-July 11	Fee = \$11,198	Qtrly Pymt = \$2,799.50

Payment Options:

Option 1: *

✓ Extended one-year enrollment clock – Pay the one-year fee indicated above at the start of the extended one-year enrollment period.

Option 2: *

✓ Extended one-year enrollment clock – Pay one-fourth at the start of each quarter (quarter begin dates October 1, January 1, April 1, July 1 each year). See quarterly payment figures above.

Option 3:

✓ Financial Aid recipients – Must complete the FAFSA form each year and maintain satisfactory academic progress toward completion; may qualify for up to \$20,500 annually. During the extended one-year enrollment clock – One-fourth (1/4) of the fee will be deducted from the Stafford loan(s) each quarter. Excess loan funds will be made available to the students each quarter for educational expenses. Contact the Financial Aid Office for complete details.