

FINANCIAL AID

McGeorge School of Law

Juris Doctor
Master of Laws
Doctor of Juridical Science

Financial Aid on this page is for the following graduate programs on the Sacramento campus.

Benerd College

Master of Arts in Education
Doctor of Education

McGeorge School of Law

Master of Public Administration
Master of Public Policy
Master of Science in Law

School of Health Sciences

Master of Physician Assistant Studies (Sacramento)
Master of Science in Athletic Training (Stockton)
Master of Science in Clinical Nutrition (Sacramento)
Master of Science in Nursing-Entry Level Program (Sacramento)
Master of Science in Nutrition Science (Sacramento)
Master of Science in Speech-Language Pathology (Stockton)
Master of Social Work (Sacramento)
Doctor of Audiology (San Francisco)
Doctor of Health Science (Sacramento)
Doctor of Medical Science (Sacramento)
Doctor of Occupational Therapy (Sacramento)
Doctor of Physical Therapy (Stockton)

Many programs offer graduate assistantships each year for students based on academic quality and experience in research. Graduate assistantships are available each year in many of the departments and schools where advanced degrees are offered. These graduate assistantships may be in the form of scholarship, tuition waiver, cash stipends for services performed, or a combination of those, depending upon each student's program and department recommendations. Please contact your program director(s) for details on graduate assistantships or other forms of financial aid.

Research awards are available for departmental or contract research in some fields. From time to time, fellowships are offered in certain federally-supported programs in which University of the Pacific participates.

Graduate students who are U.S. citizens or eligible non-citizens may apply for federal student loans. For information, visit www.pacific.edu/financialaid (<http://www.pacific.edu/financialaid/>) or contact the:

Financial Aid Office
University of the Pacific
Stockton, CA 95211
(209) 946-2421 or financialaid@pacific.edu

Financial Aid on this page is for the following professional programs on the San Francisco campus.

International Dental Studies (IDS)

All information applies to the DDS, IDS and Dental Graduate Programs. For additional information, contact your program.

It is important to know that all applicants are considered for admission regardless of their financial circumstances. Financial aid is awarded on the basis of financial need as long as the student is a U.S. citizen, permanent resident or eligible non-citizen. The financial aid office emails application materials beginning in January to those who are accepted for admission. An applicant must be approved for admission before financial aid can be awarded.

Loans and scholarship funds are available from private, state, and federal sources. The financial aid office assists students in managing their financial resources and their indebtedness in school and after graduation. Staff members conduct a needs analysis and provide comprehensive financial guidance for every student applying for financial aid. Complete information about the types of financial aid available and the application process can be obtained from our website at www.dental.pacific.edu (<http://www.dental.pacific.edu>) or from the financial aid staff in the Office of Student Services.

Course Loads

Course load refers to the number of units a student takes during a quarter term. While course-load requirements are program-specific (i.e., programs determine the minimum or maximum number of units students are required to take in a term), course load influences financial aid.

The following course load categories correspond to financial aid categories for the DDS and IDS programs.

Full Time: 16 or more units per quarter
Half Time: 8 to 15.999 units per quarter
Less than Half Time: .001 to 7.999 units per quarter

The following course load categories correspond to financial aid categories for the Endodontics and Orthodontics programs.

Full Time: 20 or more units per quarter
Half Time: 10 to 19.999 units per quarter
Less than Half Time: .001 to 9.999 units per quarter

While the above Course Load categories are applicable to domestic students receiving financial aid, international students studying on an F-1 visa must meet registration requirements for a "Full Course of Study," as defined by U.S. Citizenship and Immigration Services, in accordance with the U.S. Department of Education. A "Full Course of Study" is defined on a quarter basis, and students on F-1 visas must meet the established criteria to obtain/maintain their visa:

- a minimum of 16 units per quarter for students in the DDS and IDS programs
- a minimum of 20 units per quarter for students in the Endodontics and Orthodontics programs

Financial Aid on this page is for the following professional programs on the Sacramento campus.

McGeorge School of Law

Juris Doctor

Master of Laws

Doctor of Juridical Science

McGeorge School of Law

Student loans, federal work-study, scholarships, grants, and other financial awards are processed by the Financial Aid Office.

A Financial Aid Handbook is published annually and is available online. The Handbook provides detailed information about application and notification procedures, eligibility criteria, student budgets, student loan terms and repayment schedules, federal work-study awards, and scholarships. Students should refer to the handbook for this information.

Copies of the Financial Aid Handbook are also available from the Financial Aid Office.

Veterans Benefits

Students entitled to educational benefits as veterans or as widows or children of deceased or disabled veterans should contact the Registrar's Office for certification of enrollment and attendance required by the Veterans Administration. McGeorge School of Law is a proud participant in the Yellow Ribbon Program.

Institutional Scholarships and Grants

McGeorge School of Law funds a number of scholarships and grants through gifts and general law school revenues. Awards are applied toward tuition. Full descriptions of scholarship and grant programs and awards are contained on the McGeorge School of Law website and in the Financial Aid Handbook, available at the Financial Aid Office.

McGeorge Academic Achievement Scholarships

Academic Achievement Scholarships are awards without regard to financial need to advanced students in recognition of superior academic performance during the just-completed year.

First-Year Scholarships and Awards

First year scholarships and grants are awarded to entering students based upon information in application materials. No separate application is required.

Endowed Scholarships and Awards

Permanently endowed scholarship funds have been established by donors in the years indicated to provide ongoing financial assistance to McGeorge students.

James and Dorothy Adams Scholarship (2002)
Ahmanson Foundation Scholarship (1975)
Walter F. Alexander III Memorial Scholarship (1995)
Robert, Aimee and Rosalie Asher Scholarship (2005)
Asian Pacific American Law Students Association Scholarship (1985)
Judge Joseph G. Babich Endowed Scholarship (2017)
Bales Family Endowment (2006)
Michael Belote Public Interest Endowed Scholarship (2017)
Raymond Henry Biele II Memorial Scholarship (1981)

Raymond Burr Scholarship (1987)
Judge Consuelo Maria Callahan Endowed Law Scholarship (2017)
Capital Center Law and Policy Endowed Scholarship (2016)
Dean Gerald Caplan Endowed Scholarship (2001)
Carpenters' Local Union #586 Scholarship (1988)
Jerome J. Curtis Jr. Memorial Scholarship (2001)
Judge Loren S. Dahl Award for Bankruptcy Excellence (1994)
Paul Dassenko Endowed Scholarship (2017)
Charles D. Driscoll Labor Award (1977)
Eglet Family Scholarship Fund (2021)
Noel Ferris Endowed Scholarship (2017)
Anna Rose Fischer Memorial Scholarship (1980)
Stanley B. Fowler Memorial Scholarship (1975)
Benjamin Daily Frantz and Verdele Russ Frantz Trial Advocacy Award (1999)
B. Abbott Goldberg Memorial Scholarship (2005)
Sam Gordon Endowment (1999)
Martin & Doris Gross Memorial Scholarship (1993)
Hawaii Alumni Scholarship (1990)
Tracy G. Helms Memorial Scholarship (1985)
Brian L. Hintz Memorial Scholarship (1993)
Hiroshima, Jacobs, Roth & Lewis Scholarship (1982)
International Program Fund (LL.M.) (1988)
Jane Kelso Diversity Endowed Scholarship (2015)
Anthony M. Kennedy Constitutional Law Scholarship (1989)
Anthony M. Kennedy Endowed Fellows Scholarship (2022)
Kennedy Family Endowed Scholarship (2024)
Kierney Family Scholarship (2002)
William Russell Knudson Memorial Scholarship for Leadership in Law (2000)
Ken & Bonnie Kwong Family Scholarship (2002)
Frank and Joann LaBella Scholarship (1991)
Brian and Dorothy Landsberg Racial Justice Scholarship (2022)
Latino Law Students' Association Scholarship (1984)
LL.M. Programs Endowed Scholarship (1989)
Albert J. and Mae Lee Memorial Scholarship (2003)
Legal Education Fund (1984)
E.M. Manning Fund for Single Parents (1988)
John A. McCarthy Foundation Memorial Scholarship (1978)
McGeorge Alumni Association Scholarships (1977)
McGeorge Rugby Club Endowed Scholarship (2021)
Tom McNally Memorial Book Award (1975)
Carol J. Miller Memorial Scholarship (1990)
Ann Morgan and Bruce Beesley Endowed Scholarship (2022)
Hon. William K. Morgan Scholarship (1976)
John P. Morris Memorial Scholarship (1994)
Nevada Endowed Scholarship (1987)
Gregory and Nancy Ograd Endowed Scholarship (2021)
Amy Olson Memorial Scholarship (2005)
Pacific McGeorge Faculty Diversity Scholarship (2015)
Edwina V. Pfund Graduate Law Scholarship (1981)
Jeffrey K. Poilé Memorial Civil Rights Scholarship (2002)
Daniel D. Richard Endowment (2006)
Mark and Mona Roberts Labor Law Scholarship (2002)
Annie M. Rogaski Endowed Scholarship for Women in Science and Law (2008)
Professor Claude D. Rohwer Vietnam Endowed Award (2017)
David C. Rust Memorial Scholarship (1981)
Sacramento Bee Legal Scholars Program (1981)
Sacramento Estate Planning Council Endowed Scholarship (1991)
Kamal Ramsey Sadek Memorial Scholarship (1997)
Susan J. Samans Memorial Scholarship (1995)
Philomena Scalora Memorial Scholarship (1984)

Gary V. Schaber Memorial Scholarship (1982)
 Emil Schnellbacher Memorial Scholarship (LL.M.) (1987)
 Scully Social Justice Endowed Scholarship (2020)
 Diana P. Scott Appellate Advocacy Prize (1997)
 Judge Elvin F. and Pauline C. Sheehy Scholarship (1976)
 O. Robert Simons Memorial Book Award (1978)
 Robert and Doris Stark Scholarship (2003)
 R.T. Stratton Memorial Book Award (1987)
 Dr. Margaret J. Vick Endowed Scholarship (2020)
 Michael "Mickey" Wichinsky Gaming Law Endowed Scholarship (2024)
 Albert Frederick Zangerle Memorial Scholarship (1982)

Direct Scholarships and Awards

Direct scholarships and awards are funded by donors on an annual basis to provide financial assistance to students.

Capital City Trial Lawyers Association Trial Advocacy Award
 Ognian Gavrillov Bulgarian LLM Student Scholarship
 Mr. and Mrs. William D. James Foundation Scholarships
 John Kirlin Scholarship
 Joseph R. Lasser Part-Time Student Tuition Scholarship
 The Honorable Darrel and Kathleen Lewis Scholarship
 Professor Stephen McCaffrey Scholarship for Water and Environmental Law
 McGeorge Faculty/Staff Exceptional Student Scholarship
 Sreekriti Dimpu Raju Memorial Scholarship
 Soroptimist International Fellowships for Graduate Students
 Soroptimist International of Sacramento Scholarships
 Telfeyan Evangelical Fund Scholarship
 Wiley Manual Law Foundation Inc. Scholarship
 Women Lawyers of Sacramento

Short-Term Emergency Loan Funds

Funds have been established by donors Earl and Edna N. Desmond, Sherrill and Verna Halbert, Russell A. Harris, Jay L. Henry, Charles Johnson, Harold M. Kambak, Judge Thomas J. MacBride, Luis S. Meza, Richard Lowell Miller and Dorothy D. Miller, Judge Albert H. Mundt, and Bruce W. Walker, to make possible short-term emergency loans for McGeorge students. Further details may be obtained from the Financial Aid Office.

Addalou Davis Loan Repayment Assistance Program (LRAP)

McGeorge School of Law is one of many leading ABA institutions that has a Loan Repayment Assistance Program (LRAP) to make low-paying, public interest jobs more attractive to its students. Eligible graduates are licensed attorneys employed full-time in a non-profit organization or governmental agency that provides representation to persons who could not otherwise obtain such services.

Candidates must meet minimum debt requirements and have an annual adjusted gross income of less than \$65,000. This program acts as a form of post-graduate aid, enabling graduates to accept public interest jobs because they receive a grant from the law school to help reduce their monthly loan obligation. Graduates who maintain a long-term career in the public interest field can potentially receive this assistance until all of their loans are repaid. For detailed information, graduates can contact the Financial Aid Office. Applications are available in October of each year on the McGeorge School of Law website or by request from the Financial Aid Office.

Public Legal Services Society Summer Grants

The Public Legal Services Society at McGeorge School of Law, a student organization for those interested in pursuing a career in the public

interest area, funds several summer grants to permit students to accept positions with public service agencies during the summer months. Among other eligibility requirements, students must complete a specified number of volunteer hours at PLSS events and be a dues-paying member of the club.

Application for Financial Aid

To be considered for Federal loan programs, Federal Work-Study, endowed and direct scholarships, students must complete a Free Application for Federal Student Aid (FAFSA). Priority deadline is the first Monday in March. Information and application forms for endowed and direct scholarships are provided to enrolled students each year by the Financial Aid Office and are available on the McGeorge School of Law website. All forms are available on the McGeorge School of Law website.

Return of Title IV Funds

Federal law requires that financial aid recipients who withdraw have their Federal funds adjusted based on the Federal Return of Title IV Formula. 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 semester. The Return of Title IV funds policy does not apply to students who reduce their units but 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 Unsubsidized Stafford Loan and the Federal Plus Loan. The policy does not apply to the Federal Work-Study 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. McGeorge School of Law will first credit post-withdrawal disbursements toward unpaid tuition and fees.

McGeorge School of Law will offer the student any part of the post-withdrawal disbursement not credited to school charges. Within 45 days of a 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 the University of the McGeorge School of Law and the student. McGeorge School of Law is responsible for returning the lesser of the total amount of unearned aid or McGeorge School of Law charges multiplied by the percentage of unearned aid. McGeorge School of Law charges used in the Return of Title IV Funds calculation includes the amount that had been assessed to the student's account before the student's withdrawal. The student is responsible for the difference between the total unearned amount and McGeorge School of Law share.

McGeorge School of Law 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 McGeorge School

of Law will be distributed first to the Federal Unsubsidized Stafford Loan and the Federal Plus Loan.

Questions?

Building: Administration

Phone: 916.739.7158

Email: finaid@pacific.edu

Hours: Monday, Tuesday, Thursday and Friday from 8:30 a.m. to 5:30 p.m., Wednesday from 8:30 a.m. to 6:15 p.m.

Address: 3200 Fifth Ave., Sacramento, CA 95817

Map View: Financial Aid Office Map (http://mcgeorge.edu/Future_Students/Life_at_McGeorge/The_Campus/Map/Financial_Aid_Office_Map.htm)

Yellow Ribbon Program FAQ

What is the Yellow Ribbon Program?

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and VA will match the same amount at the institution.

What VA and community resources are available to assist me?

There are many resources available to help you:

- Community Resources (http://www.mcgeorge.edu/Students/Student_Life/Financial_Aid_Office/Prospective_StudentsApplicantsAdmitted_Students/Types_of_Aid/Yellow_Ribbon_Program_FAQ/Community_Resources.htm)
- V.A. Chapters (<http://www.pacific.edu/About-Pacific/AdministrationOffices/Office-of-the-Registrar/Veteran-Services/VA-Chapters.html>)
- V.A. Forms (<http://www.pacific.edu/About-Pacific/AdministrationOffices/Office-of-the-Registrar/Veteran-Services/VA-Forms.html>)
- Called Back to Active Duty (<http://www.pacific.edu/About-Pacific/AdministrationOffices/Office-of-the-Registrar/Veteran-Services/Called-back-to-Active-Duty.html>)
- Order Military Transcripts (<https://jst.doded.mil/smart/signIn.do>)

Who is Eligible for the Yellow Ribbon Program?

Only Veterans entitled to the maximum benefit rate of 100 percent, as determined by the service requirements, or their designated transferees may receive Yellow Ribbon benefits from Pacific and the VA.

As of August 01, 2022, active-duty military personnel, and their spouses who are using the transferred entitlement may participate in the Yellow Ribbon Program.

The general eligibility requirements for the Yellow Ribbon Program include:

- You served an aggregate period of 36 months in active duty after Sept. 10, 2001.
- You were honorably discharged from active duty for a service-connected disability, and you served 30 continuous days after Sept. 10, 2001.

- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill® based on the service eligibility criteria listed above.

We encourage all Veterans to review the eligibility criteria directly from the VA's website at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>

GI Bill® recipients at 100% entitlement are eligible to participate in the Yellow Ribbon Program for the Sacramento Campus.

What are McGeorge's Yellow Ribbon Benefits?

Only McGeorge students are eligible to participate in the Yellow Ribbon Program at McGeorge School of Law.

- This award will be offered to a maximum of 60 eligible McGeorge veterans
- They will receive up to 100% of the unmet established charges (tuition & student fees) per academic year
- The actual amount will vary based on the number of units taken and charged for each semester. Under the Yellow Ribbon Program, the Department of Veterans Affairs will then match McGeorge's contributions made to the eligible veterans each academic year that the University participates in the program.

How will McGeorge select Yellow Ribbon Program benefit recipients?

Students will be selected for the Yellow Ribbon Program award based on a first come first serve basis, determined by the date and time your application is received by the V.A. Representative (Registrar's Office). Once the maximum awards available (60) have been offered, no additional Yellow Ribbon Program awards will be offered by McGeorge until a Yellow Ribbon recipient graduates.

How Do I Apply for Yellow Ribbon Benefits under Post-9/11 GI Bill®?

The Department of Veterans Affairs is now processing applications for the Post-9/11 GI Bill®. Interested students should complete and submit the application form online at <http://www.gibill.va.gov> (<http://www.gibill.va.gov/>).

To complete an application online, you will need the University of the Pacific, Sacramento Campus VA Code number: **3-1-8912-05**.

You will receive written notification explaining the VA's decision regarding your eligibility for the Post-9/11 GI Bill® and the Yellow Ribbon program. If you are eligible, you will receive a Certificate of Eligibility (COE) that specifies you are "potentially eligible for the Yellow Ribbon Program." The final funding decision, however, will be made by Pacific.

For questions regarding COE, contact the veteran's administration at 1.888.GIBILL1 (1.888.442.4551) to speak with an Education Case Manager.

Once you receive your COE and are deemed potentially eligible for the Yellow Ribbon Program, complete Pacific's Yellow Ribbon Application (pdf) (<http://www.mcgeorge.edu/Documents/yellowRibbonApplication.pdf>) and submit your COE along with your application to Pacific's Office of the Registrar. Upon receipt of your COE, the Office of the Registrar will verify your eligibility to participate in the Yellow Ribbon Program.

How will I know if I have received the Yellow Ribbon Program benefit from McGeorge?

If you receive a Yellow Ribbon award, it will be coordinated into your financial aid award in accordance with all federal, state and institutional rules and regulations. You will be notified of the award by e-mail, from Pacific's Sacramento Campus certifying official.

How is this benefit applied to my student account?

The McGeorge portion of your Yellow Ribbon award will credit to your account once you meet all enrollment and disbursement requirements.

The VA match of your Yellow Ribbon award will be issued directly to the law school on your behalf after your enrollment certification is processed by the VA.

Will my Yellow Ribbon Award be renewed?

McGeorge will offer you a Yellow Ribbon Program award as long as the following apply:

- McGeorge continues to participate in the Yellow Ribbon Program (The University of the Pacific's participation in the Yellow Ribbon program is voluntary. McGeorge may choose to change the contribution amount offered in future years or may choose not to participate in the program altogether.)
- You remain in good academic standing as defined in the McGeorge Academic Catalog and Student Handbook
- You have not been disciplined under the McGeorge Code of Student Responsibility
- You have remaining entitlement as defined by the VA

For Additional Information

Visit www.gibill.va.gov (<http://www.gibill.va.gov/>) for additional information on the Yellow Ribbon Program or other benefits.

"GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)."