

TUITION AND FEES

The University of the Pacific is an independent institution. Each student is charged tuition that covers about three-fourths of the cost of services furnished by the University. The balance of these costs is met by income from endowment and by gifts from regents, parents, alumni, and other friends who are interested in the type of education this institution provides.

The University reserves the right to change fees, modify its services or change its programs at any time and without prior notice.

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Overall Costs for the School Year

The annual expenses for a student at the University of the Pacific depends upon a variety of factors. Tuition and fees are the same for students regardless of their state or country of residence. Basic expenses are linked below:

Undergraduate Tuition and Fees

<https://www.pacific.edu/financial-aid/cost-of-attendance/tuition-fees>
(<https://www.pacific.edu/financial-aid/cost-of-attendance/tuition-fees/>)

School of Pharmacy Tuition and Fees

<https://pharmacy.pacific.edu/pharmacy/pharmd/tuition-financial-aid>
(<https://pharmacy.pacific.edu/pharmacy/pharmd/tuition-financial-aid/>)

Graduate Tuition and Fees

<https://www.pacific.edu/grad/graduate-tuition> (<https://www.pacific.edu/grad/graduate-tuition/>)

Special Fees

(Partial List)

Type	Cost
Transcript Fee	\$10
Matriculation Fee	\$100
Graduate Continuing Education Fee	\$50
Non-refundable, Credit by Exam Fee	\$50
Additional fee for successful Credit By Exam results	\$200

Undergraduate Enrollment Deposit

A deposit of \$400 is required for all new students once notification of acceptance to the University has been received.

Housing Confirmation Pre-Payment

The confirmation pre-payment is required for all students applying for on-campus housing. This payment can be submitted online through the new student confirmation process or housing portal for continuing students, and you'll receive this information in your letter of admission to the university. Once you enroll in classes, approximately one to

two weeks after the start of the semester, your confirmation rent payment is applied toward your housing charges. If you do not enroll at Pacific, your confirmation rent payment is refundable until May 1. After May 1, the deposit will be applied as a cancellation fee and is not refundable. For more information, contact Residential Life and Housing at **209.946.2331** or iamhome@pacific.edu.

Financial Responsibility

Student Financial Responsibility Agreement Acknowledgements – Your agreement to the terms and conditions contained herein are required for your registration at the University of the Pacific.

I acknowledge that when I register for any courses with the University of the Pacific or receive services or purchase goods, I am responsible for all "charges" as they are posted to my account but are not limited to tuition, fees, room and board, meal plans, Laptop Agreement, bookstore charges and library fees. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. § 523 (a) (8) in which the University of the Pacific is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees, and other associated costs by the published or assigned due date.

I understand and agree that if I fail to satisfy my financial obligation to the University of the Pacific, I will receive no benefits from the University of the Pacific until my account is brought current. The benefits which may be terminated include but are not limited to, course registration, grades, and diplomas. Any outstanding charges due on your student account will be transferred to a Student Note Loan with the Student Loan Department, of the University of the Pacific for servicing.

Upon transfer, the University of the Pacific will begin charging interest at the rate of 10% each month on the Student Note Loan Balance. This defaulted Student Note Loan balance is subject to agency collection fees, which may be based on a percentage, with a maximum of 40% of debt, and all costs and expenses, including reasonable attorney fees we incur in such collection efforts after the University's efforts have failed to result in the full payment of my account.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your financial obligations to the University of the Pacific. Failure to make payments on time will result in loss of housing, suspension of meal plans, and termination of enrolled student status and will result in being declined future payment plan options with the University of the Pacific. It is your responsibility to ensure that all financial aid is properly credited to your account. The University of the Pacific has the right to increase their fees and charges as needed. Registration constitutes my agreement to all the forgoing terms and conditions.

I understand and agree that if I drop enrollment in some or all of the classes or decide to withdraw from the University, I must complete and submit all required online or hard-copy documentation by the applicable deadlines listed at www.pacific.edu. (<http://www.pacific.edu/>) I acknowledge that lack of class attendance does not constitute an official drop or withdrawal, and I will still be responsible for payment of my tuition and fees.

If some, or all, of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

A financial hold will be placed on my account whenever charges are not paid by the due date, and late fees will be assessed. If my account balance becomes delinquent and a hold is placed on my account, it will prevent enrollment in classes. Additionally, I cannot be issued a diploma until my account balance is paid in full or brought into a current status. At the discretion of the University, I may be administratively dropped from my courses for nonpayment.

As a material part of this agreement, I understand and agree, in order for the University of the Pacific to manage my account or to collect any amounts I may owe, the University of the Pacific, or its agent and contractors may contact me at my current, and any future, home phone number(s), work phone number(s), cellular phone number(s), email(s), address(es), or wireless device(s) regarding my delinquent student account, which may result in additional charges to me. Note that the University will continue to communicate with you at your school email address unless you notify the University that you no longer use the school email address or provide the University with a different email address. Methods of contact may include, text messages, voice messages and/or use of an automatic dialing device, as applicable. I understand that email communications or voicemail messages may disclose financial information if you give permission for someone to access your email or voicemail or if you access or disclose the contents of an email or voicemail in the presence of a third party. I have read this disclosure and despite the possibility of third-party disclosures, I agree that the University of the Pacific and its appointed agents may contact me as described above.

I will immediately communicate any change of my legal name, SSN/TIN, address, phone number, email and citizenship/visa, or other contact information, to the University of the Pacific and keep my student account information up to date, per the instructions found at www.my.pacific.edu (<http://www.pacific.edu/>) or by contacting the Student Loans office at 209-946-2446. If I have not updated my contact information as required, I am aware that communications may be sent to the wrong address.

If I wish to allow the University of the Pacific to communicate with my parents or a third party about my personal information, I must complete the appropriate FERPA forms, which can be found at [www.my.pacific.edu](https://my.pacific.edu) (<https://my.pacific.edu/dashboard/>). The University of the Pacific may disclose personal information to servicing agencies and other agents for the purpose of conducting university business while maintaining data security as required by law.

I consent to have any financial credits apply to any miscellaneous campus fees assessed to my billing account. I understand that my payment obligation remains whether or not I view my billing statement, and whether or not my account is being paid by me or someone else.

I understand that the University of the Pacific uses electronic notification of outstanding debts and due dates as its official billing method, and therefore I am responsible for viewing and paying outstanding debts by their scheduled due date. I further understand that failure to review my account for due dates does not constitute a valid reason for not paying my debts on time.

I consent to electronic delivery of IRS Form 1098-T, which is necessary to obtain a tax credit. I understand that I can withdraw consent by contacting the appropriate office below to identify the paper process by which to request paper 1098-Ts.

I will receive written confirmation of my request when completed. After giving consent, I can obtain a paper copy of Form 1098-T by requesting in person at Student Business Services. I understand that I only need to consent once for current and future years. Not consenting or withdrawing consent to electronic delivery will result in having the 1098-T Form go through the postal service to an address on file, which I must keep up to date. If my e-mail address or mailing address is not current, I may not receive my Form 1098-T.

If I do not waive student health insurance, I consent to electronic delivery of the IRS Form 1095-B, which is necessary to avoid a health care tax penalty, to my email address on file. I understand that I can withdraw consent by contacting the student health insurance office to identify the paper process by which to request paper 1095-B. I understand that I only need to consent once for current and future years. Not consenting or withdrawing consent will result in having the 1095-B Form go through the postal service to an address on file which I must keep up to date. If my e-mail address or mailing address is not current, I may not receive my 1095-B form.

In addition, University of the Pacific has the authority to transition to remote or online learning and operations and to continue charging the same tuition and fees without partial or total refund, unless a fee pertains specifically to a service that is terminated (e.g., on-campus parking, housing, etc.). The transition to remote or online learning and operations may be due to a variety of force majeure reasons (e.g., public health orders). Similarly, the tuition and fee obligations will remain the same and not subject to any refund if, for any reason, a student is permitted by the University of the Pacific to complete a term remotely or in combination of remote and in-person instruction.

I have read, understand, and consent to the terms of this agreement, as applicable, and that I have an opportunity to ask any questions I may have by contacting the Student Accounts Office at 209-946-2517.

In order to receive a bill that includes tuition and fees prior to the payment deadline, you must early register for courses. Please note that students with delinquent accounts are not permitted to register. It is the students' responsibility to pay by the deadline, regardless of receiving a statement. Students can obtain their current account balance by logging into *MyPacific*. The University sends monthly electronic billing statements. Students receive a monthly email notifying them that their statement is ready for viewing. This statement notification email is also sent to any Authorized Users that the student establishes. Authorized Users do not have access to any other student information through this site. The billing statement can be printed from the computers located in the lobby of the Finance Center or by a request to the Student Accounts Office.

All electronic correspondence is sent to the student's u.pacific.edu email address.

A dispute of any charge on your student account must be submitted in writing to the Student Accounts Office within sixty days from the date of billing. If you fail to comply within the sixty day time period, you may forfeit your rights to dispute the charge in the future.

Payment of Bills

Tuition, fees, and room and board, if applicable, are due in full by the payment deadline. The payment deadlines are August 1st for the fall semester and January 1st for the spring semester for general students.

Any outstanding balances from prior semesters must be paid in full as well as the current semester payment, by the deadline. Students who have not yet registered can estimate their payment amount by utilizing

the Calculation Worksheets available at the Student Business Services website. Payments for the intended enrollment must be made by the deadline, even if the student has not completed their course registration. Late fees will be assessed for payments received after the deadline. Failure to complete financial obligations can result in the cancellation of registration.

University of the Pacific offers a payment plan which allows a student account to be paid in monthly installments each semester. The payment plan requires a down payment (1st payment) at the time of enrollment and non-refundable deferment fee applied to the first installment. Deferment fees are as follows: 3-month payment plan \$25 deferment fee, 4-month payment plan \$75 deferment fee and 5-month payment plan \$75 deferment fee. Payment Plans are not applicable for Summer Sessions except for Professional Pharmacy/Health Sciences Programs. Enrollment for the payment plan MUST be completed online.

Payment in full is required by the payment deadline.

It is the student's responsibility to ensure that all financial aid is properly credited to his/her account.

Payments can be made by cash, paper check, money order, cashiers check, and electronic checks. Payments must be received by the deadline; postmarks are not acceptable. Payments by check or cash can be made in person at the Cashiers Office, located in the Finance Center. If making payment by mail, please send check or money order to the attention of Student Accounts. Please include the student's university identification number or send a copy of the statement, which can be downloaded and printed, in order to ensure proper payment application.

Students who have not paid in full, completed all financial aid requirements and/or enrolled in the monthly payment plan by the payment deadline, are assessed a \$150 late payment fee. A late fee of \$50 is assessed for any payments made after the due date.

Failure to make payments as agreed can result in the University of the Pacific canceling all financial arrangements, a student's registration, and denying all University services.

Any payment on the student account that is returned by a financial institution for any reason can lead to cancellation of registration. If registration is cancelled for the semester, the student will not receive credit for those courses. A returned payment fee of \$25 is assessed for the first returned payment. Any payment returned subsequently is assessed a \$35 returned payment fee. After two (2) returned payments, the University can suspend both electronic and paper check writing privileges and institute collection and/or legal actions against the payer. The student's account is then placed on a finance hold thus preventing the student from receiving any services from the University.

If payments exceed charges on a student account, the account is said to have a credit balance. Credit balances are to be returned to the student based upon the method of payment. The student account is not to be used as a means for cash advances or payments to third parties. Credit balances resulting from cash payments will be refunded to the student. A credit balance that results from a check payment is refunded after 14 business days. Credit balances that result from *refundable* student loans and scholarships are refunded automatically. All financial aid must be disbursed on the student account before a refund is processed. Refunds are issued on a weekly basis.

Effective August 1, 2021, any student using CH31 (Vocational Rehabilitation and Employment benefits) or CH33 (Post-9/11 G.I. Bill) is

protected from any penalties imposed by our University while waiting for the VA to make tuition and fee payments.

Refund of Tuition and Fees

The following refund schedule pertains only to tuition charges and is applicable when the student drops below full time enrollment or **officially withdraws** from the University. Students who intend to withdraw must notify the Office of the Registrar.

Refunds are based upon a percentage of calendar days. Calendar days of a semester may vary from semester to semester. For exact dates, please refer to the Student Accounts website or contact their office.

Notification and withdrawal before classes begin – No charge.

First day of classes until last day to add – \$150 clerical charge.

After Census Day no refund.

Fees are non-refundable after the last day to add courses for the semester.

Housing and meal plan charges are refunded on a prorated basis as determined by the Office of Residential Life & Housing. Refunds are based upon per diem charges and actual approved check out date.

If the student reducing units or withdrawing from the University is a financial aid recipient, the student's financial aid award may be adjusted according to federal and state regulations and University policy. If the student has received more federal financial aid dollars than earned, the unearned aid must be returned to the federal financial aid program or programs from which it was paid. The funds remaining on the student account after federal financial aid is returned might not cover all the charges on the account. Any remaining balance is owed to the University and is due and payable immediately. The Financial Aid Office can provide additional information related to changes in financial aid awards.

State Authorization for Online Programs and Clinical Rotations and Externships

<https://www.pacific.edu/about-pacific/administrative-offices/office-of-compliance-ethics/state-authorization> (<https://www.pacific.edu/about-pacific/administrative-offices/office-of-compliance-ethics/state-authorization/>)

Oregon

Students should attempt to resolve any grievances they may have with their school first. Should attempts to resolve these problems with appropriate school officials fail, or should the student be dissatisfied with the final outcome of the college complaint process, then the Higher Education Coordinating Commission (HECC), can respond to a formal complaint. Students may contact the Higher Education Coordinating Commission, 3225 25th St. SE, Salem, OR 97302, or by sending an email to complaints@hecc.oregon.gov. Students may also access our complaints web page.

Oregon Higher Education Coordinating Commission

3225 25th Street SE
Salem, Oregon 97302
Phone: 503-947-2448

Professional Licensure/Certification

OAR 583-030-0035(8)(l)(d) Recruitment: Where a degree or certificate implies preparation for a specific occupation, the school shall explain the true relationship between its curriculum and subsequent student qualification for occupational practice, including employment rates in the

field and graduates' success rates in passing licensure examinations if applicable.

USDE Title IV: New federal regulations, require institutions that participate in Title IV financial aid programs to provide general and direct disclosures to prospective and enrolled students that participate in programs that lead to professional licensure or certification.

Refund Policy for Oregon Students:

Per OAR 583-030-0035(18)(c), Oregon students withdrawing from online graduate professional instruction on the following schedule:

For a fifteen-week semester/trimester, there shall be a 50% prorated refund up to the end of the 8th week. For a five-week semester, there will be a 50% refund up to the end of the 3rd week.