

TUITION AND FEES

Tuition and Fees for All Programs on the Stockton Campus:

- Financial Responsibility (p. 1)
- Housing Confirmation Pre-Payment (p. 1)
- Overall Costs for the School Year (p. 1)
- Payment of Bills (p. 2)
- Refund of Tuition and Fees (p. 3)
- Special Fees (p. 1)
- State Authorization for Online Programs and Clinical Rotations and Externships (p. 3)
- Undergraduate Enrollment Deposit (p. 1)

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.

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.

Tuition and Fees for Graduate Programs on the Sacramento Campus:

- Tuition and Fees for Graduate Programs (p. 4)
 - Financial Responsibility
 - Housing Confirmation Pre-Payment
- Overall Costs for the School Year
- Payment of Bill
- Refund of Tuition and Fees
- Special Fees
- State Authorization for Online Programs and Clinical Rotations and Externships

Tuition and Fees for Professional Dental Programs on the Sacramento Campus:

- Business Office (p. 8)
- DDS Tuition and Fees (p. 7)
- Diplomas (p. 8)
- Disclaimer (p. 8)
- Extended Program (p. 8)
- International Students (p. 8)
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- Readmission and Repeat (p. 8)
- Store Refund Policy (p. 8)
- Student Accounts (p. 8)
- Tuition Refund (p. 7)

Tuition and Fees for Professional Law Programs on the Sacramento Campus:

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- Course Add or Drop (p. 11)
- Disclaimer (p. 11)
- Financial Responsibility Acceptance (p. 9)
- Housing Charges and Payment Deadlines (p. 9)
- Housing Confirmation Pre-Payment (p. 1)
- International Payments (p. 10)
- Installment Plan (p. 11)
- Method of Payment (p. 9)
- Payment Deadline (p. 9)
- Refunds (p. 11)
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- Tuition and Fees - McGeorge (p. 8)

Graduate Programs

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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.

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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

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Special Fees

(Partial List)

Type	Cost
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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.

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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.

Professional Dental Programs

University of the Pacific is a private institution with tuition and fees providing about two-thirds of the revenue necessary for the three-year

doctoral program. Gifts from alumni, parents and regents, income from endowments, funds from private agencies and other revenue help meet program costs, but inflation and other factors may require annual increases in tuition and fees to provide necessary program revenue.

Like most U.S. universities, Pacific's Board of Regents sets tuition each year. The board tries to keep increases as low as possible. In recent years, increases have averaged about 3 percent per year—less than most of our peers. Note that tuition and increases can vary between programs to meet specific needs.

Because we offer one of the nation's only dental programs that can be completed in three calendar years, our dental students pay tuition for three years as opposed to four years at most other dental schools.

Upon notification of acceptance, applicants are required to submit a nonrefundable \$1,000 enrollment fee (\$500 for the graduate programs) as directed in the acceptance letter in order to hold their place. The fee will be applied to first quarter tuition upon matriculation to the University of the Pacific. First quarter tuition is due and payable before matriculation day. Subsequent payment of tuition is due by the first day of each quarter and is required for registration and continued enrollment.

DDS Tuition and Fees

<https://dental.pacific.edu/dental/academic-programs/doctor-of-dental-surgery/tuition-and-fees> (<https://dental.pacific.edu/dental/academic-programs/doctor-of-dental-surgery/tuition-and-fees/>)

The enrollment fee is nonrefundable. The list of fees and expenses should not be considered complete for all students, and includes anticipated costs for outside agencies listed as "special fees." Fees for the International Dental Studies and the Graduate programs are available through the Division of International Dental Studies, the Department of Orthodontics, and the Department of Endodontics, respectively.

The Student Doctoral Kit includes textbooks, instruments and supplies that are required by the school according to guidelines submitted by the Store Committee. These materials are issued in a kit on matriculation day to all registered students. Instruments and supplies should not be purchased in advance. Release from kit purchases will not be granted. Allowance should be made for additional supplies and instruments that will be required during the educational program. Students receiving doctoral kits are responsible for 100% of the cost for the kit regardless of their current status with the University

Fees for student body, class, ASDA and CDA memberships vary each year according to decisions of the student body and the respective classes.

Tuition Refund

Withdrawal: School policy provides that in response to written notice of withdrawal by a student or by an applicant, tuition credit shall be allocated as follows:

- Prior to matriculation: full credit less the enrollment fee.
- After matriculation: credit prorated according to calendar days after reduction by the enrollment fee (see below).
- After first day of class, second through final quarters: credit prorated according to calendar days as follows:
 - 1st through 7th day: 80% credit
 - 8th through 14th day: 60% credit
 - 15th through 25th day: 40% credit
 - 26th through 35th day: 20% credit
 - After 35th day: no refund

Dismissal: Upon dismissal for reasons other than misconduct, tuition credit is allocated according to the refund schedule above. When a dismissed student is readmitted, full tuition must be paid for each quarter repeated, or part thereof.

Academic Disqualification: Students who are academically disqualified will receive full refunds for the current quarter. Students who return from disqualification will pay 85% of the current tuition rate for the terms they are repeating

Extended Program

A student who has not fully demonstrated competency to the faculty in all clinical disciplines by the end of the final quarter of the program will be extended beyond graduation. An extended student is not charged tuition for one quarter. Tuition for subsequent quarter(s) or part(s) thereof is charged at 85% of the current rate. In every quarter of the extension, an extended student pays current rates for mandatory health and disability insurance. Upon notification to the dean that performance meets graduation standards, an extended student receives tuition credit of 10% for each full week of instruction remaining in the quarter.

Readmission and Repeat

Repeat students are charged 85% of the current tuition for any quarter repeated and 100% of the current rate thereafter. A student must pay any outstanding account balance to be eligible for readmission or to repeat all or part of an academic year.

Diplomas

A diploma will not be issued until a student's account with the University is paid in full and in the judgment of the school all other requirements have been satisfied. If a diploma is held for financial reasons only, the original graduation date is retained on the record.

Store Refund Policy

A full refund is provided on non-kit items returned within five school days of the date of purchase and within University policy.

Student Accounts

Student accounts are provided for payment of fees and student store charges. This privilege may be restricted for cause.

Student accounts are billed on a monthly basis and are due and payable prior to the next billing date to avoid a late fee.

Students who fail to make payments on accounts in a timely fashion and as billed are subject to suspension from the academic program without further action or procedures. In addition, a student will not be deemed to have met graduation requirements, nor will a diploma be issued, until a student's account with the university is paid in full.

Effective August 1, 2019, 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.

Business Office

The business office manages student accounts, including posting of all charges; collecting payments; and issuing reimbursements.

Patient Accounts

The student is responsible for financial management of assigned comprehensive care patients. This responsibility includes charging correct fees for procedures authorized. Students will not receive credit for a procedure if financial arrangements have not been made prior to initiating care.

International Students

In order to comply with regulations of the United States Immigration and Naturalization Service, the University of the Pacific requires applicants who are not citizens or permanent residents of the United States to submit a detailed certification of finances showing sufficient financial resources for study at the university. Other special information and instructions regarding the admission of international students will be provided upon request.

Interns and Fellows

Please see the linked program pages below for information on the associated tuition and fees. Please note that some programs don't charge tuition but do offer stipends or salaries.

- Anesthesiology Internship (<https://www.pacific.edu/dental/academic-programs/anesthesiology-internship-program/>)
- Dental Sleep Medicine Fellowship (<https://www.pacific.edu/dental/academic-programs/sleep-medicine/>)
- Endodontics Internship (<https://www.pacific.edu/dental/academic-programs/endo-internship/>)
- Implant Fellowship
 - Please contact the program director, Dr. Edmond Bedrossian (ebedrossian@pacific.edu), for more information.
- Oral & Maxillofacial Surgery Internship (<https://www.pacific.edu/dental/academic-programs/oms-internship/>)
- Special Care / Hospital Dentistry Internship (<https://www.pacific.edu/dental/academic-programs/sphd-internship/>)

Disclaimer

The school reserves the right to modify or change admission standards or requirements at any time without prior notice and effective immediately. The information provided on this site cannot be regarded as creating a binding contract between the student and the school.

Professional Law Programs

<https://www.paymytuition.com/Health Insurance> is a Mandatory Fee for all students enrolled in six (6) or more units. Students may opt out of the University provided health insurance by completing an online waiver, and providing acceptable proof of comparable health coverage by the announced deadline.

If you would like to "opt-out" of the plan and can provide proof of other comparable health insurance, you may waive participation in the plan by completing the Online Waiver Form (<https://go.gallagherstudent.com/Universities/University%20of%20the%20Pacific/Home/>).

The Wellness Fee is a Mandatory Fee for all students physically attending on campus.

Please stop by the Business Office or call 916.739.7054 if you need assistance.

Tuition and Fees - McGeorge

Note: Like most U.S. universities, Pacific's Board of Regents sets tuition each year. The board tries to keep increases as low as possible. In recent years, increases have averaged about 3 percent per year—less than most of our peers. Note that tuition and increases can vary between programs to meet specific needs. The University reserves the right to change fees, modify services or change its programs at any time and without prior notice.

JD Program, LLM & JSD Programs, MSL Program, MPA & MPP Programs are linked below:

<https://law.pacific.edu/law/tuition-and-fees> (<https://law.pacific.edu/law/tuition-and-fees/>)

Financial Responsibility Acceptance

Accept Financial Responsibility on my.pacific.edu prior to registration: All students are required to accept Financial Responsibility for each term they register for classes.

To complete via mobile device:

- Log into **my.pacific.edu**
- Expand the menu at top of the page (three lines in upper left)
- Select the Sacramento Students Link
- Select the Pacific Today Link
- Go to the Financial Responsibility Acceptance box and click on the link to accept financial responsibility
- Select the current term e.g. LAW Spring, Law Summer or Law Fall 2025 (in the drop down)
- Read the statement and click on the "I Accept" button.

In the event you do not accept Financial Responsibility at the time of registration, or prior to classes beginning, your account will be placed on Financial Hold (FH), which will prohibit you from registering for courses and/or changing your registration.

Electronic acceptance of Financial Responsibility is the University's preferred method to meet this requirement, but in the unseen event of technical difficulties, you can find a hard copy of the form here **my.pacific.edu**. If you are unable to complete the form through MyPacific, please sign and date the hard copy and submit it to the Business Office for our records.

Payment Deadline

Enrollment constitutes a financial contract between you and the University of the Pacific McGeorge School of Law. All tuition and fees for each semester are due no later than five (5) days following the end of the Add/Drop period for that semester. Summer school tuition and fees are due on the first day of the session in which you are enrolled.

If at any point during the semester you incur additional charges after the add/drop period, you must pay the balance due within five (5) days. Failure to pay your balance or make satisfactory payment arrangement with the University of the Pacific McGeorge School of Law before the balance becomes past due will result in a late fee assessment. For more information on Housing related charges and penalties associated with failure to pay please see the section below on **Housing Payment Deadlines**.

Your rights to University of the Pacific, McGeorge School of Law services and benefits are contingent upon your making all payments in a timely manner as stated above. If payment of amounts owed to University of the Pacific McGeorge School of Law is not made when due, we have the right to administratively withdraw you, direct you not to attend class, withhold your grades, diplomas, scholastic certificates, and not release your exams. Failure to maintain good financial standing with University of the Pacific McGeorge School of Law, as evidenced by failure to make timely payments of any and all balances due, will also result in denied participation in any deferred payment plans and/or some forms of institutional financial aid. Further, failure to maintain good financial standing may be reported to any state bar to which you may seek admission.

If you withdraw or are dismissed during the year, all outstanding obligations become due and payable on the termination date. No adjustment of tuition will be made for late enrollment, absences from

class, leaves of absence for a portion of a semester, or when a student has been dismissed or suspended by official action of the University of the Pacific, McGeorge School of Law.

Effective August 1, 2019, 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.

Housing Charges and Payment Deadlines

Housing fees are billed per term and are due by the university payment deadline. Please refer to your rental agreement for disciplinary actions for failure to pay.

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**.

Students with Loans

The Business Office will verify with the Financial Aid Office any amount of loan money you will be receiving, if any. Upon verification of the loan proceeds, tuition that will be covered by the funds will be deferred until receipt of the funds. Loan funds will be applied directly to the tuition account for all courses for the term. Payment, for any portion not covered by loan disbursement, is due by the date specified in the Payment Deadline section below.

Method of Payment

Students may pay by e-check, paper check, cashier's check, cash, money order or credit card (Visa, MasterCard, Discover or American Express). If paying by credit card or e-check, you may process your payment through MyPacific. Payments in the form of cash, check and credit card can be made in person in the Business Office. Paper checks may be mailed to the Business Office. Please insure to include the student's University ID on the check so it can be applied timely and accurately.

If payments are made by credit/debit card (including, but not limited to tuition, fees and housing charges) and financial aid is received after the credit card payments were made, we are bound by our merchant agreement to refund credit card payments before issuing a refund to you.

Any credit/debit card payments made within 180 days of the date the credit occurred on the account are returned first, and any remaining credit is refunded to the student second.

University of the Pacific Policy Regarding Overpayments made with wire transfer

University of the Pacific is not a financial institution. Payments directed to us should be rendered for the amount due based upon a University invoice, or the expected amount of tuition, institutional fees and on-campus housing while you are in attendance. Payments for off-campus housing, or other personal living expenses should be directed to your personal bank account, not the University's bank account. **Please note: payments received in excess of the amount billed will either be placed on**

deposit for an upcoming semester, or the payment will be returned to the sender. In the case of wire transfers, the wire transfer will be reversed to return funds back to the originating account.

International Payments

PayMyTuition

Beginning in fall 2020, University of the Pacific has partnered with PayMyTuition for international tuition payments. With PayMyTuition, you can pay your tuition payments from any bank, in any country, in any currency at better-than-bank exchange rates. PayMyTuition is fast, simple, and cost-effective. PayMyTuition also provides web experience and customer support in multiple languages.

University of the Pacific partners with Convera to provide international students an alternative method for paying student bills. This option allows payments to be made in the currency of choice (providing it is available in the Western Union currency list) and provides a simple and reliable way of initiating payments electronically.

Click here to learn more about how PayMyTuition works: Latest videos to learn more about PayMyTuition's (<https://www.paymytuition.com/resources/videos/>)

Please follow this link to make a payment with PayMyTuition: <https://www.paymytuition.com/paynow/pacific> (<https://www.paymytuition.com/paynow/pacific/>)

International Funds Transfer (IFT) Convera

University of the Pacific also partners with Convera to provide international students an alternative method for paying student bills. This option allows payments to be made in the currency of choice (providing it is available in the Convera currency list) and provides a simple and reliable way of initiating payments electronically.

International Funds Transfer (IFT) offers favorable exchange rates and eliminates bank fees typically charged for wire transfers. In ePay, payment in foreign currencies are made via Convera and automatically posted to the student account once received.

See International Funds Transfer (https://catalog.pacific.edu/file:///pacific.edu/sac/Businessoffice/Business_Office_Share/Western%20Union/Sac%20CampusV-16-0140_AU_Pacific_Canada_Infosheet_ENG-2-SacCampus.pdf) (PDF).

Watch the video by clicking on the link below to help you learn how to make an (IFT) payment in TransAct by going to (referred to as MyPacific our School Portal in the video).

University of the Pacific Policy Regarding Over Payments

University of the Pacific is not a financial institution. Payments directed to us should be rendered for the amount due based upon a University invoice, or the expected amount of tuition, institutional fees and on-campus housing while you are in attendance. Payments for off-campus housing or other personal living expenses should be directed to your personal bank account, not the University's bank account. **Please note: payments received in excess of the amount billed will either be placed on deposit for an upcoming semester, or the payment will be returned to the sender.** In the case of wire transfers, the wire transfer will be reversed to return funds back to the originating account.

International Funds Transfer (IFT)

International Funds Transfer (IFT) offers favorable exchange rates and eliminates bank fees typically charged for wire transfers. In ePay, payment in foreign currencies are made via Convera and automatically posted to the student account once received. See International Funds Transfer (pdf).

Click [here](#) for the most updated Currency List.

Late Fees

FEE AMOUNT: 2.5% late fee not to exceed \$100

FALL/SPRING FEE ASSEMENT FREQUENCY: Tuition & fees are to be paid in full no later than five days following the final day of the add/drop period for the current semester, or students must have an Installment Plan on file by the first day of class (first payment due five days after the add/drop period). Late fees will be assessed on the sixth day after the final day of the add/drop period and every billing cycle thereafter on the entire balance due. Please see the billing cycle located in the BILLING section.

If there is a charge on your account that you are disputing you will need to notify the Business Office in writing (SAC_busoffice@pacific.edu) immediately to prevent a late fee from being assessed on the disputed amount.

Additional charges incurred by students following the final day of the add/drop period for the current semester are to be paid in full within five business days after the charges are posted to the student account.

If a student has an Installment Plan on file in the Business Office they can add additional charges to the plan by completing an Installment Plan Amendment form within the five business days. Late fees will be assessed based on the following schedules:

SUMMER SESSION FEE ASSEMENT & LATE FEES:

Tuition and fees are to be paid in full on the first day of the session.

Pacific/McGeorge does not offer the deferred payment plan during the summer semester. Late fees will be assessed the next business day and every 30 days thereafter until the balance is paid. Please refer to the link for the first day of each class below: [Academic Calendar \(https://catalog.pacific.edu/stocktongeneral/academiccalendar/#semesterlawtext\)](https://catalog.pacific.edu/stocktongeneral/academiccalendar/#semesterlawtext)

Pacific/McGeorge does not offer the deferred payment plan during the summer semester. Late fees will be assessed the following business day and every 30 days thereafter until the balance is paid in full.

Additional charges for any summer session that occur after the first day of class are due the next business day after the charge is assessed on the student account. Late fees for additional charges will be assessed based upon the academic year billing cycles, which can be found under the BILLING section of this document.

LATE FEE GRIEVANCE: All grievances relating to late fees are to be made by completing a LATE FEE GRIEVANCE FORM and submitting the form to the Business Office for consideration. All balances, less the late fee in dispute and any charge that you have notified the Business Office that you are disputing, must be paid in full prior to submitting a late fee grievance form. Forms can be emailed, faxed or delivered in person to the Business Office. Forms will be processed within five business days of receipt and an email notification will be sent to the students' pacific email account regarding the decision.

Installment Plan

INSTALLMENT PLANS FOR ACADEMIC YEARS 2024-2025

INSTALLMENT PLAN: *An installment plan to pay tuition and fees is offered to all students except for those who are attending McGeorge on an F-1 or J-1 visa.* Enrollment for the payment plan MUST be completed online.

If there is a failure to make any of the scheduled payments, as outlined by the signed contract, University of the Pacific McGeorge School of Law will assess a late fee, withdraw the student from the current term and may declare the unpaid balance to be in default and demand immediate payment of the entire unpaid balance including: principal, accrued interest, late fees and any applicable collection fee's. Collection costs shall not exceed 30% of the principal, interest and late fees at the time of acceleration.

Because of the short time frame, we do not offer Installment Plans during the summer sessions.

INSTALLMENT PLAN: This installment plan allows the student to pay tuition and fees in four equal installments. There is a \$40 set-up fee and the student must elect to participate in this plan by the dates in the schedules below:

Withdrawal & Transfer of Division

Students who withdraw or transfer divisions after a semester begins will have their tuition adjusted according to the schedule below. Students who change divisions and who receive institutional scholarships will have their scholarship reduced/prorated using the percentage of tuition charges below. ***Please see the financial aid office before making a final decision to ensure you understand your financial obligations.***

Fall/Spring Semester

- Week 1 = 100% Refund
- Week 2 = 60% Refund
- Week 3 = 40% Refund
- Week 4 = 25% Refund
- Week 5 and after = 0% Refund

Summer Sessions

- Day 1 = 100% refund
- Day 2 = 60% Refund
- Day 3 = 40% Refund
- Day 4 = 25% Refund
- Day 5 and after = 0% Refund

Billing Schedule

Bills are generated electronically based on the schedule below. If you have an outstanding bill or have had activity within the previous month, an electronic statement will be generated and an email will be sent to your University of the Pacific account. A "dynamic" bill which provides detail of all your student account activity can be viewed at any time by logging onto MyPacific.

Academic Year 2025-2026 Billing Cycle Dates

<https://law.pacific.edu/law/tuition-payment-policy> (<https://law.pacific.edu/law/tuition-payment-policy/>)

Summer 2026 Billing Cycle Due Dates

<https://law.pacific.edu/law/tuition-payment-policy> (<https://law.pacific.edu/law/tuition-payment-policy/>)

Disclaimer – These are projected billing dates. The University reserves the right to modify these dates at any time and without prior notice. Tuition/ Fee payments are due 5 days after the add/drop period for the semester; the fifth day may be on a weekend, however you have the ability to make online payments.

Refunds

If payments are made by credit/debit card (including, but not limited to tuition, fees and housing charges) and additional financial aid is received after those payments were made, we are bound by our merchant agreement to refund credit card payments before issuing a refund to you. Any credit/debit card payments made within 180 days of the date the credit occurred on the account are returned first, and any additional credit is refunded to the student second.

Any credit balance on your account, which is not impacted by our credit card merchant agreement or as a result of an IFT or wire payment for personal expenses (please see the University policy regarding over-payments above), will be returned to you in the form of a Refund Disbursement; At the beginning of each semester, the McGeorge Business office will begin to process student refunds after the Add/Drop period has ended (typically the second week of the semester). During the rest of the semester, the Business Office refund disbursement schedule will follow the University of the Pacific's check runs which occur on Monday and Wednesday nights. Refunds generated as a result of net financial aid will be mailed to your mailing address on file with the Office of the Registrar. Please allow a delay of up to five (5) business days to receive Refund Disbursements via a paper check. Students that elect to receive Direct Deposit of these disbursements will receive the money typically within three (3) business days. All charges must be paid in full before refunds can be issued from any form of financial aid.

Title IV Authorization to Release Non-Institutional Charges (and prior year charges) Form

In order to use financial aid to cover any charges not directly related to taking a class such as health insurance, bookstore charges, library fines, student locker fees, parking fees, card replacement fees, or returned check fees, the McGeorge Business office must have a completed Title IV Authorization Form (pdf) (<https://law.pacific.edu/sites/default/files/users/user242/mcgeorge-titleIV-authorization.pdf>) prior to funding being disbursed.

Course Add or Drop

Students can add/drop a course during the first week of each semester without penalty, or on the first day of each Summer session. Please note that additional tuition charges may result from add/drop actions.

Disclaimer

University of the Pacific, Sacramento campus reserves the right to change fees, modify its services, or change its programs or payment due dates at any time and without prior notification being given.

Questions?

Building: Administration, Room 104

Phone: 916.739.7054

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

Address: 3200 Fifth Ave., Sacramento, CA 95817

Fax: 916.739.7162
 Email: sac_busoffice@pacific.edu

Tuition and Fees for Undergraduate Programs on the San Francisco Campus:

- Tuition and Fees for Undergraduate Programs (p. 12)
 - Financial Responsibility
 - Overall Costs for the School Year
 - Payment of Bills
 - Tuition Refund

Tuition and Fees for Professional Programs on the San Francisco Campus:

- Tuition and Fees for Professional Dental Programs (p. 14)
 - Business Office
 - DDS Tuition and Fees
 - Diplomas
 - Disclaimer
 - Extended Program
 - International Students
 - Patient Accounts
 - Readmission and Repeat
 - Store Refund Policy
 - Student Accounts
 - Tuition Refund

Tuition and Fees for Graduate Programs on the San Francisco Campus:

- Tuition and Fees for Graduate Programs (p. 16)
 - Financial Responsibility
 - Housing Confirmation Pre-Payment
 - Overall Costs for the School Year
 - Payment of Bills
 - Refund of Tuition and Fees
 - Special Fees
 - State Authorization for Online Programs and Clinical Rotations and Externships

Undergraduate Programs

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

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 below.

Program Fees

The fees below are applicable to the Dental Hygiene class of 2027.

Type	Cost
Tuition	\$117,384.00
DH Kit	\$1,519.00
Instrument Management Fee	\$4,410.00
Technology Fee	\$1,178.00
CDHA Membership	\$50.00
Typodont Jaw Rental	\$180.00

Cowell Wellness Center Fee	\$1,440.00
Student Health Insurance*	\$4,260.00
Total Charges for the Program	\$130,421.00

*Opt-in/Opt-out (Health Insurance) Special Fees

(Partial List)

Type	Cost
Transcript Fee	\$10

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 may 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 may 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 could result in loss of housing, suspension of meal plans, and termination of enrolled student status and could 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 could be assessed. If my account balance becomes delinquent and a hold is placed on my account, it could 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 Student Accounts at 415-929-6653. 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/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 Student Accounts at 415-929-6653.

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 may not be 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.

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 listed in the academic year calendar. Any outstanding balances from prior terms must be paid in full as well as the current term payment, by the deadline. Students who have not yet registered can review the institutional fees listed above. Payments for the intended enrollment must be made by the deadline, even if the

student has not completed their course registration. Late fees could 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 term. The payment plan may require a down payment (1st payment) at the time of enrollment and non-refundable deferment fee may be applied to the first installment. Deferment fees are as follows if applicable: 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 some Summer Sessions. Enrollment for the payment plan may be completed online or in person at Student Accounts.

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 Student Accounts office. 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, may be assessed a \$150 late payment fee. A late fee of \$50 may be 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 term, 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.

Tuition Refund

Withdrawal: School policy provides that in response to written notice of withdrawal by a student or by an applicant, tuition credit shall be allocated as follows:

- Prior to matriculation: full credit less the enrollment fee.
- After matriculation: credit prorated according to calendar days after reduction by the enrollment fee (see below).
- After first day of class, second through final quarters: credit prorated according to calendar days as follows:
 - 1st through 7th day: 80% credit
 - 8th through 14th day: 60% credit
 - 15th through 25th day: 40% credit
 - 26th through 35th day: 20% credit
 - After 35th day: no refund

Dismissal: Upon dismissal for reasons other than misconduct, tuition credit is allocated according to the refund schedule above. When a dismissed student is readmitted, full tuition must be paid for each quarter repeated, or part thereof.

Academic Disqualification: Students who are academically disqualified will receive full refunds for the current quarter. Students who return from disqualification will pay 85% of the current tuition rate for the terms they are repeating

Doctoral Kit responsibility: For students withdrawing from the Dental Hygiene Program, the student will be responsible for 100% cost of their doctoral kit regardless of their current status with the University.

Professional Programs

All information applies to the DDS Program. Not all information applies to the IDS, Dental Graduate, Dental Internship, or Dental Fellowship Programs. For more information, contact your program.

University of the Pacific is a private institution with tuition and fees providing about two-thirds of the revenue necessary for the three-year doctoral program. Gifts from alumni, parents and regents, income from endowments, funds from private agencies and other revenue help meet program costs, but inflation and other factors may require annual increases in tuition and fees to provide necessary program revenue.

Like most U.S. universities, Pacific's Board of Regents sets tuition each year. The board tries to keep increases as low as possible. In recent years, increases have averaged about 3 percent per year—less than most of our peers. Note that tuition and increases can vary between programs to meet specific needs.

Because we offer one of the nation's only dental programs that can be completed in three calendar years, our dental students pay tuition for three years as opposed to four years at most other dental schools.

Upon notification of acceptance, applicants are required to submit a nonrefundable \$1,000 enrollment fee (\$500 for the graduate programs) as directed in the acceptance letter in order to hold their place. The fee will be applied to first quarter tuition upon matriculation to the University of the Pacific. First quarter tuition is due and payable before matriculation day. Subsequent payment of tuition is due by the first day of each quarter and is required for registration and continued enrollment.

DDS Tuition and Fees

<https://dental.pacific.edu/dental/academic-programs/doctor-of-dental-surgery/tuition-and-fees> (<https://dental.pacific.edu/dental/academic-programs/doctor-of-dental-surgery/tuition-and-fees/>)

The enrollment fee is nonrefundable. The list of fees and expenses should not be considered complete for all students, and includes anticipated costs for outside agencies listed as “special fees.” Fees for the International Dental Studies and the Graduate programs are available through the Division of International Dental Studies, the Department of Orthodontics, and the Department of Endodontics, respectively.

The Student Doctoral Kit includes textbooks, instruments and supplies that are required by the school according to guidelines submitted by the Store Committee. These materials are issued in a kit on matriculation day to all registered students. Instruments and supplies should not be purchased in advance. Release from kit purchases will not be granted. Allowance should be made for additional supplies and instruments that will be required during the educational program. Students receiving doctoral kits are responsible for 100% of the cost for the kit regardless of their current status with the University

Fees for student body, class, ASDA and CDA memberships vary each year according to decisions of the student body and the respective classes.

Tuition Refund

Withdrawal: School policy provides that in response to written notice of withdrawal by a student or by an applicant, tuition credit shall be allocated as follows:

- Prior to matriculation: full credit less the enrollment fee.
- After matriculation: credit prorated according to calendar days after reduction by the enrollment fee (see below).
- After first day of class, second through final quarters: credit prorated according to calendar days as follows:
 - 1st through 7th day: 80% credit
 - 8th through 14th day: 60% credit
 - 15th through 25th day: 40% credit
 - 26th through 35th day: 20% credit
 - After 35th day: no refund

Dismissal: Upon dismissal for reasons other than misconduct, tuition credit is allocated according to the refund schedule above. When a dismissed student is readmitted, full tuition must be paid for each quarter repeated, or part thereof.

Academic Disqualification: Students who are academically disqualified will receive full refunds for the current quarter. Students who return from disqualification will pay 85% of the current tuition rate for the terms they are repeating

Extended Program

A student who has not fully demonstrated competency to the faculty in all clinical disciplines by the end of the final quarter of the program will be extended beyond graduation. An extended student is not charged tuition for one quarter. Tuition for subsequent quarter(s) or part(s) thereof is charged at 85% of the current rate. In every quarter of the extension, an extended student pays current rates for mandatory health and disability insurance. Upon notification to the dean that performance meets graduation standards, an extended student receives tuition credit of 10% for each full week of instruction remaining in the quarter.

Readmission and Repeat

Repeat students are charged 85% of the current tuition for any quarter repeated and 100% of the current rate thereafter. A student must pay any outstanding account balance to be eligible for readmission or to repeat all or part of an academic year.

Diplomas

A diploma will not be issued until a student's account with the University is paid in full and in the judgment of the school all other requirements have been satisfied. If a diploma is held for financial reasons only, the original graduation date is retained on the record.

Store Refund Policy

A full refund is provided on non-kit items returned within five school days of the date of purchase and within University policy.

Student Accounts

Student accounts are provided for payment of fees and student store charges. This privilege may be restricted for cause.

Student accounts are billed on a monthly basis and are due and payable prior to the next billing date to avoid a late fee.

Students who fail to make payments on accounts in a timely fashion and as billed are subject to suspension from the academic program without further action or procedures. In addition, a student will not be deemed to have met graduation requirements, nor will a diploma be issued, until a student's account with the university is paid in full.

Effective August 1, 2019, 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.

Business Office

The business office manages student accounts, including posting of all charges; collecting payments; and issuing reimbursements.

Patient Accounts

The student is responsible for financial management of assigned comprehensive care patients. This responsibility includes charging correct fees for procedures authorized. Students will not receive credit for a procedure if financial arrangements have not been made prior to initiating care.

International Students

In order to comply with regulations of the United States Immigration and Naturalization Service, the University of the Pacific requires applicants who are not citizens or permanent residents of the United States to submit a detailed certification of finances showing sufficient financial resources for study at the university. Other special information and instructions regarding the admission of international students will be provided upon request.

Interns and Fellows

Please see the linked program pages below for information on the associated tuition and fees. Please note that some programs don't charge tuition but do offer stipends or salaries.

- Anesthesiology Internship (<https://www.pacific.edu/dental/academic-programs/anesthesiology-internship-program/>)
- Dental Sleep Medicine Fellowship (<https://www.pacific.edu/dental/academic-programs/sleep-medicine/>)
- Endodontics Internship (<https://www.pacific.edu/dental/academic-programs/endo-internship/>)
- Implant Fellowship

- Please contact the program director, Dr. Edmond Bedrossian (ebedrossian@pacific.edu), for more information.
- Oral & Maxillofacial Surgery Internship (<https://www.pacific.edu/dental/academic-programs/oms-internship/>)
- Special Care / Hospital Dentistry Internship (<https://www.pacific.edu/dental/academic-programs/sphd-internship/>)

Disclaimer

The school reserves the right to modify or change admission standards or requirements at any time without prior notice and effective immediately. The information provided on this site cannot be regarded as creating a binding contract between the student and the school.

Graduate Programs

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.

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.

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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.