



FINANCIAL AID OVERVIEW

FINANCIAL AID SELF-SERVICE WITHIN

myPCOM (my.pcom.edu) is PCOM's online information portal for students. Use the **Financial Aid Self-Service** within myPCOM to complete outstanding documents, accept financial aid, and view cost of attendance. To access the Financial Aid Self-Service: Login to myPCOM, click "Financial Aid and Billing," and then click "**Financial Aid Self-Service.**" New students will receive the myPCOM login name and password via email upon confirming acceptance with the PCOM Admissions Office by submitting the tuition deposit. For more information from Financial Aid in myPCOM, please go to "Financial Aid and Billing" or, to Blackboard and enroll in "Financial Aid Organization."

HOW TO APPLY

Visit pcom.edu/financialaid and click "How to Apply" for detailed information on applying for financial aid.

December	Complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov/fafsa . PCOM's school code is 015979. PCOM, PCOM - Georgia, and PCOM - South Georgia students use this code. All PCOM students must complete the FAFSA if they wish to borrow federal student loans, work a federal work-study position, and/or be considered for many PCOM scholarships.
February 1	Visit the "Needed Documents" section within the Financial Aid Checklist within myPCOM to review any outstanding documents.
February 15	FAFSA and PCOM Scholarship Profile must be complete! For students admitted to their PCOM program after February 1, refer to the Financial Aid Checklist within myPCOM to view the specific scholarship consideration deadline.
April 1	When packaged with aid, instructions will be emailed to visit the "Aid Summary" section within the Financial Aid Checklist to accept or decline the Federal Stafford Unsubsidized Loan and (if applicable) other aid. If the federal Direct Stafford Unsubsidized Loan is accepted - Login to studentaid.gov/mpn to complete Direct Stafford Unsubsidized Loan Master Promissory Note (MPN) and studentaid.gov/entrance-counseling to complete Direct Loan Entrance Counseling.
April 15	The PLUS loan application will be made available online on April 15. Visit studentaid.gov/plus-app to complete the Graduate PLUS loan application and visit studentaid.gov/mpn to complete Graduate PLUS Loan MPN.

SCHOLARSHIPS

PCOM ENDOWED SCHOLARSHIPS	PCOM FINANCIAL NEED SCHOLARSHIPS
Through funding made available by generous donors, PCOM proudly award its endowed funds based on each scholarship's description. A student must complete the PCOM Scholarship Profile before the deadline in order to be considered. The questions on the Profile are based on the unique criteria of the scholarships. Consideration is usually based on academic performance, school & community involvement, specialty interest, and sometimes financial need. For more information about specific scholarships, visit pcom.edu/scholarships .	To be considered for PCOM need-based scholarships, a student must complete a FAFSA for the upcoming year. We do not ask for any additional information beyond what the Department of Education requires. Note: Priority consideration will be given to students that complete their requirements within the above timeline. Students must be enrolled at least half-time (at least 3 credits) to be awarded with these scholarships.
PCOM INCOMING STUDENT SCHOLARSHIPS	EXTERNAL SCHOLARSHIPS
PCOM Office of Admissions offer scholarships to newly admitted students. Certain PCOM programs have a limited number of full- and partial-tuition scholarships available during the application cycle. Students will be considered by the Office of Admissions and PCOM faculty based on the admissions process. The PCOM Office of Admissions will notify a student if they are awarded an admissions scholarship.	Our office posts external scholarships on our external scholarship database on pcom.edu/scholarships . We also send a monthly email digest to students of pertinent scholarships to encourage students to apply and seek additional opportunities.

FEDERAL WORK-STUDY

Federal Work Study (FWS) provides jobs for graduate and medical students with financial need, allowing them to earn money to help pay for educational expenses. Students must complete the FAFSA each year to qualify for FWS. Students earn \$18/hour and are paid bi-weekly through Direct Deposit. Students may not work during class time and not may not work more than 20 hours per week and 8 hours per day while enrolled in classes. Students must stop working when they have earned their FWS Award. Students cannot work during scheduled class sessions.

To view details, conditions, instructions, and job listings, visit pcom.edu/fws.

LOANS

Most PCOM students utilize federal or private student loans to finance at least part of their education. All students who wish to be considered for federal student loans must complete the FAFSA application.

	ANNUAL AMOUNT	RATES & FEES	GRACE PERIOD	NOTES
FEDERAL DIRECT STAFFORD UNSUBSIDIZED	<u>1st & 2nd year DO</u> \$40,500 <u>3rd & 4th year DO</u> \$47,167 <u>Clinical PsyD/Pharmacy (9 Month)</u> \$33,000 <u>Clinical PsyD/Pharmacy (12 Month)</u> \$37,167 <u>Physician Assistant/All Other Graduate/Certificate Programs</u> \$20,500	<ul style="list-style-type: none"> Fixed Interest Rate <ul style="list-style-type: none"> - Set Every July 1 Origination Fees <ul style="list-style-type: none"> - Set Every Oct 1 Accrues interest while student is enrolled <p>Note: Above can be found at studentaid.gov/interest</p>	6 months, starts after student ceases to be enrolled at least half-time or graduates	<ul style="list-style-type: none"> No Credit Check Must file a FAFSA Complete Entrance Counseling and Master Promissory Note <p>Note: Above can be found at studentaid.gov</p>
FEDERAL DIRECT GRADUATE PLUS	Up to Cost of Attendance minus other financial aid (loans, scholarships, and federal work study) packaged	<ul style="list-style-type: none"> Fixed Interest Rate <ul style="list-style-type: none"> - Set Every July 1 Origination Fees <ul style="list-style-type: none"> - Set Every Oct 1 Accrues interest while student is enrolled <p>Note: Above can be found at studentaid.gov/interest</p>	6 months, starts after student ceases to be enrolled at least half-time or graduates.	<ul style="list-style-type: none"> Credit Check Required Must file a FAFSA and Grad PLUS Application Complete Entrance Counseling and Master Promissory Note <p>Note: Above can be found at studentaid.gov</p>
PRIVATE STUDENT LOANS	Up to Cost of Attendance minus other financial aid (loans, scholarships, and federal work study) packaged	<ul style="list-style-type: none"> Variable and fixed rates available. Accrues interest while student is enrolled. Usually no loan fees. Discuss details and conditions with lender. 	Varies by lender, many allow up to 6 months after student ceases to be enrolled at least half- time or graduates.	<ul style="list-style-type: none"> Credit check required. Discuss details and conditions with lender. FAFSA not required.

Visit pcom.edu/privateloans for more helpful resources regarding private student loans.

DISBURSEMENTS AND LIVING EXPENSES

Tuition and fees are charged each term. Student loans and other aid is originated equally across the number of terms enrolled for the academic year. Disbursements of student loans occur on the first day of class of the term (at least three credits). The Bursar Office will apply aid first to PCOM charges. Then the Bursar Office will release any aid above and beyond direct charges as a "living expense refund" 7-10 days after disbursement.

For more information, go to pcom.edu/about/departments/financial-aid/disbursements-and-refunds.html.

WEB RESOURCES



pcom.edu/financialaid

Visit our webpage for information on loans, scholarships, work-study, and more



pcom.edu/finlit

Our Financial Wellness program hosts numerous events on campus throughout the year



facebook.com/PCOMFinancialAid

Like us on Facebook Financial Wellness articles and other information



studentaid.gov

Login to view a complete history of federal student loans and identify loan servicer(s)



PCOM

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PCOM Georgia

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PCOM South Georgia

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