



FINANCIAL AID CHECKLIST within Nucleus

Nucleus (<https://nucleus.pcom.edu>) is PCOM's online communication center for students. Use your **Financial Aid Checklist** within Nucleus to complete outstanding documents, accept your financial aid awards, and view your cost of attendance. To access your Financial Aid Checklist: Login to Nucleus, click on the "Resources for Students" tab, and then scroll down to the Financial Aid section in the right-most column. New students will receive their Nucleus login name and password via email upon confirming your acceptance with the PCOM Admissions Office by submitting your first tuition deposit.

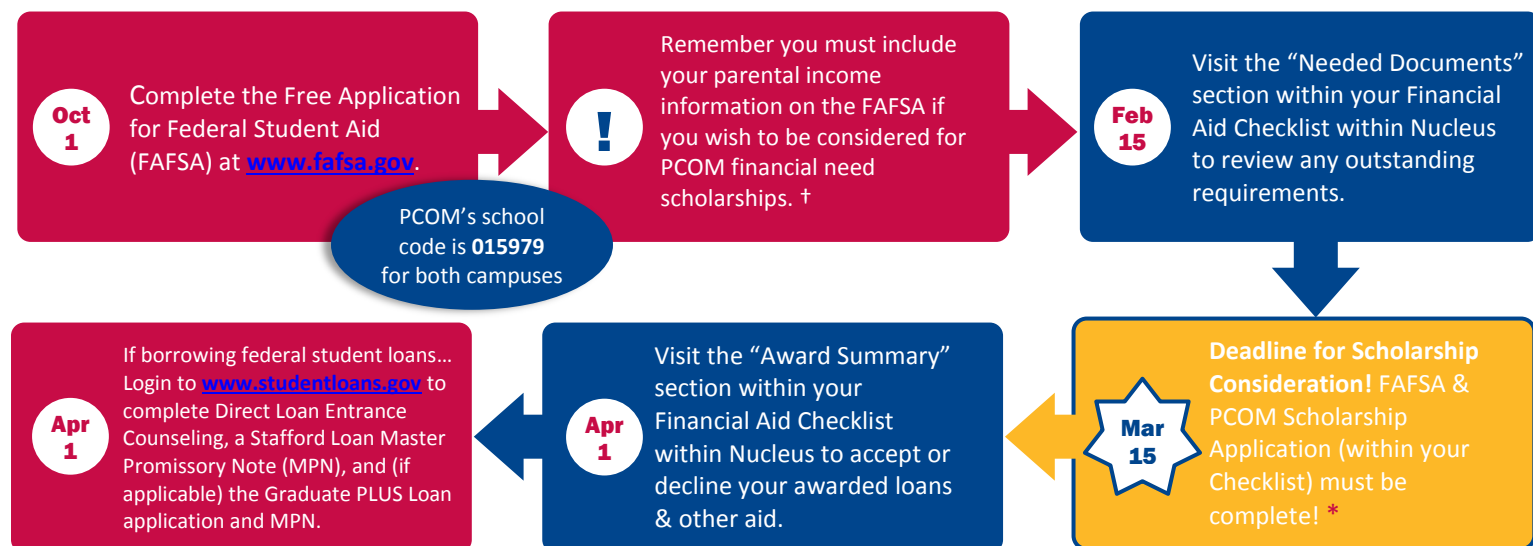
Free Application for Federal Student Aid (FAFSA)

All PCOM students must complete the FAFSA at www.fafsa.gov if they wish to borrow federal student loans, work a work study position, and/or be considered for PCOM scholarships with financial need criteria. **Starting with the 2017-2018 FAFSA, the following changes have been put in place:**

- Students have been able to file a 2017-2018 FAFSA since October 1, 2016, rather than beginning on January 1, 2017. (PCOM's scholarship consideration deadline will still remain as **March 15** each year.)
- Beginning with the 2017-2018 FAFSA, students are required to report income information from an earlier tax year. For the 2017-2018 FAFSA, students (and parents, if applicable) must report their 2015 income information, rather than their 2016 information.

HOW TO APPLY

Visit www.tinyurl.com/pcomfinaid-apply for detailed information on applying for financial aid



* For students admitted to their PCOM program after February 15, refer to your Financial Aid Checklist within Nucleus to view your specific scholarship consideration deadline.

SCHOLARSHIPS

ACADEMIC MERIT SCHOLARSHIPS

The PCOM Office of Admissions offers merit scholarships to newly admitted students. If you are awarded an admissions merit scholarship, you will be notified directly by the PCOM Office of Admissions.

† FINANCIAL NEED SCHOLARSHIPS

You must complete the FAFSA correctly if you wish to be considered for PCOM's financial need scholarships. **You are REQUIRED to post your parent information on the FAFSA if you are age 26 and younger as of December 31, 2016!** If you are 27 and older as of January 1, 2017 parent information is NOT required on the FAFSA to be considered for these scholarships.

Note: There will be limited financial need funds for new students. Priority consideration will be given to returning students that complete their requirements on time.

ENDOWED SCHOLARSHIPS

You must complete the PCOM Scholarship Application as part of your Nucleus Financial Aid Checklist in order to be considered for all PCOM endowed scholarship funds that have unique criteria. Endowed scholarship consideration is usually based on academic performance, school & community involvement, specialty interest, and sometimes financial need. These are generally awarded to 2nd+ DO students. A full list of PCOM's Endowed Scholarships can be viewed on our website.

EXTERNAL SCHOLARSHIPS

Our office gets notified of certain external scholarship opportunities throughout the year. Depending on the scholarship, our office will either notify selected certain programs/classes, contact appropriate students based on their Scholarship Application responses, or post the opportunity on our Facebook page. View our website and Facebook page to view different external scholarship opportunities.

LOANS

Most PCOM students fund at least part of their education with federal (or non-federal private) student loans. All students who wish to be considered for federal student loans must complete the FAFSA application. Recording your parent information on the FAFSA will *not* affect eligibility for federal aid.

LOAN	ANNUAL AMOUNT	RATES & FEES	GRACE PERIOD	NOTES
Federal Direct Stafford Unsubsidized	\$40,500 1 st & 2 nd year DO \$47,167 3 rd & 4 th year DO \$33,000 9-month Clinical PsyD, 9-month Pharmacy \$37,167 12-month Clinical PsyD, 12-month Pharmacy \$20,500 Physician Assistant, and all other graduate & certificate programs	<ul style="list-style-type: none"> • 5.31% fixed interest rate for loans with 1st disbursement date between 7/1/2016-6/30/2017. • Accrues interest while student is enrolled. • 1.069% loan fee for loans with 1st disbursement date between 10/1/2016-9/30/2017. 	6 months, starts after student ceases to be enrolled at least half-time or graduates.	<ul style="list-style-type: none"> • Must file FAFSA at www.fafsa.gov. • No credit check required. • Direct Loan Entrance Counseling required at www.studentloans.gov. • Stafford loan Master Promissory Note (MPN) required at www.studentloans.gov.
Federal Direct Graduate PLUS	Up to Cost of Attendance minus other financial aid (loans, scholarships, and federal work study) awarded.	<ul style="list-style-type: none"> • 6.31% fixed interest rate for loans with 1st disbursement date between 7/1/2016-6/30/2017. • Accrues interest while student is enrolled. • 4.276% loan fee for loans with 1st disbursement date between 10/1/2016-9/30/2017. 	6 months, starts after student ceases to be enrolled at least half-time or graduates.	<ul style="list-style-type: none"> • Graduate PLUS loan application required at www.studentloans.gov. • Credit check required as part of application process. • PLUS loan MPN required at www.studentloans.gov.
Non-Federal Private Student Loans	Up to Cost of Attendance minus other financial aid (loans, scholarships, and federal work study) awarded.	<ul style="list-style-type: none"> • Variable and fixed rates available. • 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.

• Visit tinyurl.com/pcomfinaid-fastchoice to review private student loan products from different banks.
 • Visit tinyurl.com/pcomfinaid-fpcomp to view a helpful sheet that compares federal and private student loan features.

DISBURSEMENTS & LIVING EXPENSES

You are charged for tuition & fees each term. Therefore your student loans & other aid will be split into equal disbursements divided by the number of terms you are enrolled for the academic year. Your loans will electronically pay toward your PCOM charges on the first date of enrollment at the beginning of each term. If you borrow more funds than tuition/fees, the PCOM Bursar Office will then release the remaining "living expense refund" funds to you 7-10 days AFTER that. (The below living expense refund dates are estimated and can vary by programs, years, and individual student enrollment.)

Summer term	Fall term	Winter term	Spring term
Mid June	Early September	Early December	Mid March

FEDERAL WORK STUDY

The Federal Work Study (FWS) program 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. To view details, conditions, application instructions, and job listings, visit our [Work Study webpage](#).

WEB RESOURCES



www.pcom.edu

Click "Financial Aid" for more information on loans, scholarships, Federal Work Study, and other resources.



www.nsls.ed.gov

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



www.facebook.com/PCOMFinancialAid

Like us on Facebook for frequent posts about scholarship opportunities and financial literacy articles.

Contact Information



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GA-PCOM Office of Financial Aid

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