# 2025-2026 GRADUATE STUDENT FINANCIAL AID HANDBOOK



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Presbyterian College (PC) uses the Federal Methodology to determine financial need. PC does not discriminate against race, religion, sex, or gender in awarding any aid to students. PC adheres to Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) a Federal law that protects the privacy of student education records.

# FERPA - Family Educational Rights and Privacy Act

FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance.

## **Directory Information**

The College has designated certain information contained in a student's educational record as directory information pursuant (FERPA). Directory Information at Presbyterian College consists of:

- Student's full name
- Addresses (campus, permanent, email)
- Telephone numbers
- Major field of study
- Photograph
- Participation in officially recognized activities/sports
- Weight and height (for members of athletic teams)
- Dates of attendance
- Classification
- Degree(s) and awards/honors received

This information may be disclosed by the College for any purpose deemed as legitimate without the consent of a student. However, a student has the right to refuse the disclosure of this information. For more information or to request that information not be disclosed, a student must complete the required form in the Registrar's Office.

# **Access to Confidential Information**

It is the policy of the College that information contained in official student records will not be released to the parent(s) or guardian(s) without the consent of the student unless the student is a valid dependent of the parent(s) or guardian(s).

Students are allowed access to their official records to ensure that information contained therein is not inaccurate, misleading, or otherwise in violation of their rights or privacy. A student who wishes to review his/her record will make a request directly to the Registrar for academic records or to the Provost for

records pertaining to academic accommodations or Honor Code violations. Such requests should be made 24 hours in advance to the respective official.

In order to share a student's education record, (including but not limited to grades, billing statements, financial aid, housing information, etc), PC requires a FERPA release form signed by the student each academic year. The student has the right to withdraw this consent at any time.

#### FEDERAL AID

## **FAFSA - Free Application for Federal Student Aid**

Graduate students - Priority Deadline for the FAFSA is May 1st.

To be considered for Federal Financial Aid, students must submit a Free Application for Federal Student Aid (FAFSA).

# How to complete the FAFSA

<u>Please note</u>: as a graduate student, you are considered an Independent student and will not need any parental information on the FAFSA.

Each year's FAFSA is used for fall, spring, and summer semesters. For instance, for Fall 2024, Spring 2025, and Summer 20254 semesters, you will need to complete the FAFSA for 2024-2025. Follow the four steps below to complete your FAFSA.

#### PRESBYTERIAN COLLEGE Federal School Code

#### 003445

Use this code in your FAFSA to have results sent to Presbyterian College.

# **Step 1: Create Your FSA ID**

Before you can begin the FAFSA, all contributors (i.e., student, student spouse, parent, "other" parent, etc.) must create a username and password on studentaid.gov. This same login information will be used to sign loan contracts and access any federal aid information online. If you filed a FAFSA in undergraduate studies, this username and password will be the same. If you are married, your spouse may also need an FSA ID if you file your taxes separately.

# Step 2: Make sure to gather your documents

The FAFSA asks for information about you and your financial situation. You might need the following as you fill out the FAFSA: your and your spouse's (if married) social security number, driver's license number, federal tax information, records of untaxed income, and bank statements.

## **Step 3: Complete the FAFSA »**

Complete the FAFSA once you have created your FSA ID. You can complete the FAFSA on your own online or you can complete it on paper and mail it in.

The FAFSA determines your eligibility for all forms of financial aid. Take the time to read all instructions carefully and be as accurate as possible. It's free for you to file the FAFSA. Your application can be submitted any time after October 1 each year to be eligible for financial aid the following academic year.

## **Step 4: Provide Additional Documentation**

Not everyone has to go through Step 4, but we want to make you aware of the potential verification process. A number of applications are selected for verification each year.

The process is required by the U.S. Department of Education through which information on the FAFSA must be documented to assure its accuracy. If you're selected for verification, don't assume you're being accused of doing anything wrong.

Students are selected at random. All you need to do is provide the documentation the College requests by the deadline.

# As a note, the FAFSA is necessary to apply for the following financial aid funds:

- Federal Direct Unsubsidized Loan for Graduate Students
- Federal Graduate PLUS Loan
- Federal Work-Study
- Some Private Loans, Grants or Scholarship Programs

**Federal aid for Graduate students** consists of Federal Unsubsidized Loan, Federal GRAD PLUS loan for Graduate Students, and Federal Work Study. Federal student aid is awarded first based on financial need.

Federal GRAD PLUS is only available to students who had the loan disbursed prior to July 1, 2026. In which, the student is eligible for a remaining 3 years or until completion of their program, whichever comes first. Students who continue to participate with this program, must apply each year and complete the PC GRAD PLUS loan form that confirms the amount they intend to borrow.

The Financial Aid Office will notify students by email when we have received notification of their intent to enroll at PC. We must receive a FAFSA to utilize the Federal Unsubsidized Loan. The Federal Unsub Loan must be accepted on BannerWeb by the student, if the student wants to borrow this amount.

Any remaining amount owed after the Unsubsidized Loan is accepted, can be paid through private lending or a payment plan.

## **VERIFICATION**

The Department of Education randomly selects students for a process called verification. This means the Office of Financial Aid (OFA) must verify items on the FAFSA are correct. These items may include identity, receipt of high school diploma, parent/student income, taxes filed, income earned from work, etc. Once all items are received, the Office of Financial Aid will review all documents within two weeks of receipt and notify the student of completion if there are any changes to financial aid eligibility.

For those selected by the Department of Education to verify identity, you must come by our office <u>in person</u> and provide evidence of identification (i.e., license, passport, etc).

The Department of Education also requires the Office of Financial Aid to resolve any conflicting information that may appear on the FAFSA. The OFA reserves the right to self-select students for verification and request documentation necessary to resolve any potential discrepancies.

# FEDERAL STUDENT LOANS

## Federal Direct Student Loan »

The Federal Direct Student Loan is a low-interest, fixed-rate loan available from the federal government in two versions:

The **unsubsidized loan** is not based on financial need, and you are charged interest on the loan as soon as the funds are disbursed. You may defer payment on the interest until you have finished school, but the interest will be capitalized—that is, it will be added to the amount you owe. Repayment begins six months after graduation or when a student drops below 6 hours.

For more information about Unsubsidized Federal Direct Loans, including current interest rates and loan fees, see Appendix A.

# Loans for Graduate Students (GRAD PLUS):

Students may Apply for a Direct PLUS Loan | Federal Student Aid online.

Things you should know about the GRAD Plus Loan:

- A credit check is conducted on all Direct PLUS Loan applicants.
- If you have placed a security <u>freeze on your credit file</u>, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze on your credit file.
- To qualify for a Direct PLUS Loan, you must not have an adverse credit history.
- You must also complete a Direct PLUS Loan Master Promissory Note (MPN) at MPN for Parents | Federal Student Aid before you can receive Direct PLUS Loan funds.

For current interest rates and loan fees, see Appendix A.

# **Private Loan Programs**

Presbyterian College participates in several private loan programs. These programs generally allow for extended repayment terms. Alternative lenders can set their own repayment terms, interest rates, guarantee fees, etc. It is wise to compare several lenders to discover which ones are best suited to you and you can find more information about private alternative loans at: https://www.elmselect.com/v4/

## STUDENT ATHLETES

Student athletes are able to participate in Graduate programs with permission from the Dean, Coach, and Athletic Director. Students must apply and be admitted to their program of choice. Student athletes may receive athletic aid while they have remaining eligibility. Once athletic funding ends, the student is responsible for the cost of the program under the rules and regulations listed below under the respective programs.

# STUDENT EMPLOYMENT

**Federal Work Study:** Students who are employed and paid under the Federal Work-Study Program must demonstrate financial need by having completed the FAFSA. Anticipated earnings are not applied to student accounts. Rather, students are paid monthly and are paid a wage per hour based on the position responsibilities. Federal Work Study is considered part-time employment; therefore, the wages earned are taxed.

A Federal Work-Study award does not mean that you are guaranteed a certain amount of earnings, but that you may earn up to a specific total for the academic year. A Federal Work-Study award does not mean that you are "guaranteed" a job for the entire academic year. Other factors are used to determine the period of time a student is eligible to work, (i.e. budget restraints, federal allocation, the number of students with need, student's unmet need, etc).

Working on campus can provide valuable career experience in addition to helping to offset education expenses. The Financial Aid Office partners with various departments and offices on campus to support students looking for student employment opportunities through two programs: Federal Work-Study and College Work-Study.

Please email us at finaid@presby.edu for any matters concerning the Federal Work-Study Program.

**Presbyterian College Work-Study Program:** Students are also able to work part-time under the College Work-Study Program. The College Work-Study Program is administered in much the same way as the Federal Work-Study Program with the exception that the students do not have to demonstrate financial need through the FAFSA. All students are paid monthly and are paid a wage based on the position responsibilities. College Work-Study is considered part-time employment; therefore, the wages earned are taxed.

Please email us at finaid@presby.edu for any matters concerning the College Work-Study Program.

## All student employees must submit the following documents with the required supporting documentation.

- Hire Form
- W4
- I9 (social security car, passport, license, government ID)
- Direct Deposit Form

# **PREREQUISITES**

A student enrolled in preparatory (or prerequisite) coursework necessary for enrollment in a graduate or doctoral program, or state-required teacher certification coursework, is considered an undergraduate student for purposes of annual loan limits. The coursework must be necessary as a prerequisite for admission into the graduate program. Once the student has been admitted as a regular student into the graduate program, the student no longer qualifies for Title IV aid for the preparatory coursework. Additionally, the courses must be part of an eligible program otherwise offered by the school, even though the student does not have to be enrolled in that program.

The student taking preparatory coursework for admission into a graduate program is eligible for 5th-year undergraduate loan limits only for a **single** consecutive 12-month period (over a lifetime):

- \$5,500 Base subsidized and unsubsidized Direct Loan; and
- \$7,000 Additional Direct Unsubsidized Loan for independent student and dependent student whose parent cannot borrow PLUS.

According to the Volume 3, Chapter 5 of the *FSA Handbook* any borrower with a bachelor's degree taking preparatory work for graduate school or whose admission to a graduate program is contingent upon completion of certain undergraduate courses, is not eligible for graduate loan limits. The loan limits for preparatory coursework are detailed in Volume 3 of the *FSA Handbook*.

NASFAA has confirmed with the U.S. Department of Education (ED) that a student enrolled in preparatory coursework can receive more than one annual loan limit within that single consecutive 12-month period if the student's enrollment spans two academic years within that 12-month period.

Refer to 34 CFR 668.32(a)(1)(ii), 685.203(a)(6), and 685.203(c)(2)(vi)(B).

A student may apply for a Federal Direct Unsubsidized and/or Graduate PLUS Loan for coursework the school has documented as necessary for them to enroll in an eligible graduate-level program. The courses must be part of an eligible program otherwise offered by the school. If enrolled at least half-time (six credits per semester) in these prerequisite courses, the student is eligible for loans for one consecutive 12-month period beginning on the first day of the loan period.

A graduate student may borrow up to \$12,500 in Federal Direct Unsubsidized Loans if they are taking preparatory coursework required for full admittance into an approved graduate degree program.

Breakdown of the loan limits for graduate/professional coursework is as follows:

• Direct Subsidized or Unsubsidized = \$5,500\*\*

 Additional Unsubsidized (for independent students and dependent graduates whose parents are unable to receive a PLUS loan) = \$7,000\*\*

\*\* Loan limit is not prorated if the coursework lasts less than an academic year. See 2023–2024 FSA Handbook, Volume 8, Chapter 1, for more information on FSA eligibility for this coursework.

To be eligible for loans under this exception, a student must be taking prerequisite classes for at least half-time admission into a graduate program. If the student is only taking these classes to raise their GPA in order to be admitted, the student will not qualify.

The ability to borrow funds requires that the student has not reached undergraduate loan limits for Federal Direct Unsubsidized Loans. Additionally, student financial aid cannot be used twice to pay for the same coursework (except as required by law for failed coursework). For example, student financial aid cannot be used to pay for a course designated as undergraduate coursework, then again for the same coursework designated as graduate level. In all cases, the coursework taken must lead to a degree in the enrolled program of study.

Eligibility for a federal student loan may be granted for up to one calendar year (one consecutive 12-month period) if the student is enrolled in coursework required to meet prerequisites for admission into a degree program. In order to be offered federal student loans for preparatory coursework, students must complete a <a href="Preparatory Coursework">Preparatory Coursework</a> Form with the academic department chairperson, or other departmental designee, and submit the completed form to the Office of Financial Aid.

**Note:** Please be aware that financial aid is offered based on a student's enrollment status and degree/course agreement for the declared program of study.

**Student Aid Reference Desk:** For additional information, try the <u>Student Aid Reference Desk</u>. It is a central hub of all the important financial aid resources you need with direct links to legislation, regulation, Dear Colleague Letters, and other ED and NASFAA references. It is updated on a rolling basis with the latest news and changes. Search Direct Loans.

# **BUDGET ADJUSTMENT REQUESTS**

Cost of Attendance, also known as the student's budget, for each program is found in Appendix B.

The Higher Education Act requires each institution to establish a total cost of attendance that includes an estimate of the student's educational expenses for the period of enrollment. The Cost of Attendance components must include Tuition and Fees; Books, course materials, supplies and equipment; Transportation; Miscellaneous personal expenses; Loan fees; and Living expenses (food and housing).

The Office of Financial Aid works alongside each graduate program to determine the educational needs for the students.

The COA components that may be used but upon request as not all students may have such related costs are: Dependent care costs; Disability-related expenses.

It is Presbyterian College's policy for students requesting an increase in COA due to dependent care costs to contact the Office of Financial Aid and provide the appropriate documentation as explained below.

Children ages up to 5 years old are considered for the dependent care costs. Requests may be made for dependent child care for single parents up to the national rate (\$9,932 a year) for SC found here: <a href="https://worldpopulationreview.com/state-rankings/child-care-costs-by-state">https://worldpopulationreview.com/state-rankings/child-care-costs-by-state</a>. A budget adjustment form may be requested and submitted without documentation of costs but provide children's names and birthdates. For those with multiple children, additional \$150/month per child will be added. Documentation may be provided if this is not sufficient. If less is needed, please provide that in written statement on the budget adjustment form.

For married parents, the cost will be half (\$4,966/year) for one child and an additional \$75/month per child.

Children ages 5 years old through 5<sup>th</sup> grade \$100/week per child will be considered for afterschool care costs for single parents. Documentation may be provided if this is not sufficient. If less is needed, please provide that in written statement on the budget adjustment form. Half of this amount will be considered for married parents.

It is Presbyterian College's policy for students requesting an increase in COA due to disability-related expenses to contact the Office of Financial Aid and provide the appropriate documentation as explained below.

For students who are self-supporting, the out of pocket expenses paid to include special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided by other agencies. Disabilities may include physical or mental impairment that substantially limits a major life activity such as is the students is deaf, has a mental disability, is hard of hearing, has a speech or language impairment, is visually disabled, is seriously emotionally disturbed, orthopedically impaired, autistic, has a traumatic brain injury, is otherwise health-impaired, or has specific learning disabilities that require special education and related services. Copies of paid receipts/out of pocket expenses may be acceptable along with the Budget Adjustment Form.

It is Presbyterian College's policy for students requesting an increase in COA to any of the components already included to provide the appropriate documentation outlined below.

Students requesting an increase in the components used to determine the total cost of attendance must submit the Budget Adjustment Form, letter of explanation and paid receipts of the out of pocket expenses that exceed.

For housing increases, students must confirm their portion of the rent/mortgage and receive a statement that roommates and/or spouse are not living and contributing towards the costs. Paid rent/mortgage receipts from the student are required.

Transportation costs are determined by the student's grade level their graduate program. Each graduate program confirms a distance of travel for their field work and the national average on mileage is used to account for students working out of state and/or instate. Insurance payments are considered; however, car payments and the purchase of a vehicle may not be included.

Miscellaneous personal expenses include insurance, vaccinations, personal hygiene, etc. as determined by survey of students every three years.

Food is calculated based on \$25/day for three meals a day, seven days a week for the student not the family.

Upon approval, GRAD PLUS loans will be increased if the maximum amount was requested and the credit check has not expired. If the credit check has expired, then the student will need to complete a new GRAD PLUS Loan. Students who have an Endorser, must complete a new GRAD PLUS loan application along with the Endorser Addendum, PLUS credit counseling and new MPN with each budget adjustment.

## **VETERAN'S BENEFITS**

Certain armed service veterans and dependents who qualify under federal laws (administered by the US Department of Veterans Affairs) are eligible to receive educational benefits. Information about these programs may be obtained by visiting <a href="www.benefits.va.gov/gibill.">www.benefits.va.gov/gibill.</a>

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veteran Affairs (VA) Post 9/11 G.I. Bill (Ch. 33), Vocational Rehabilitation and Employment (Ch. 31), Chapter 35 and Chapter 1606 benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent the student's enrollment;
- Assess a late penalty fee;
- Require student secure alternative or additional funding;
- Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such student may be required to:

Provide Chapter 33 Certificate of Eligibility (or its equivalent) or for Chapter 31, VA VR&E's contract with the school on VA Form 28-1905 by the first day of class.

Withdrawal from courses under VA Benefits:

The VA recognizes only drop/add week for a student to make credit hour schedule adjustments without penalty. After drop/add week, if a student withdraws from a course or the college (no matter the date), they may be required to return a portion of the VA funds. The college would actually have to return the funds and may then bill the student that amount.

# **REFUND POLICY**

General refunds (overpayment or excess loan funds) will be disbursed on the first day of class unless the student completes a carry forward credit form, which allows the Office of Student Accounts to hold the refund from the fall term to the spring term. All refunds will be made payable to the student. Students will be notified via email when their refund check is ready.

**Past Due Payments:** Students who have not made payment or satisfactory arrangement for payment by the first day of class may be subject to holds that could deny them access to their grades, transcripts or registration. PC reserves the right to drop student's course load due to non-payment. For non-payment of tuition and fees requiring collection procedures, the student will be responsible for all associated collections costs. Please contact the Office of Student Accounts at 864.833.8209 or <a href="mailto:busofc@presby.edu">busofc@presby.edu</a> if you have questions or concerns.

If a student withdraws from <u>all</u> classes during the first 60 percent period of the semester, all aid that is not earned will be returned to the aid program involved. Refunds (including Return to Title IV refunds) will be calculated on a per diem basis tied to the semester calendar. A refund will be disbursed if a credit balance results from the adjustments to tuition, fees, and financial aid. Students who withdraw during the final 40 percent period of the semester will receive no refunds, and no adjustment to charges will be made. Aid will be returned in the following order:

- 1. GRAD PLUS Loan
- 2. Federal Direct Student Loan Unsubsidized
- 3. State funds
- 4. Presbyterian College grants and scholarships

A revised aid award offer will be updated and an email will be sent to the student to go to his/her BannerWeb account to view the revised financial aid package. The Business Office will recalculate the charges and refund any overpayment to the student or parent if the student did not receive financial aid funds.

Presbyterian College School of Pharmacy will freeze hours on the first day of class and disburse aid on these hours of enrollment. All hours at this time are considered "attempted".

During the summer terms, the first day of class will be used for the purpose of computation of refunds.

The return of Title IV aid (federal loans) will be computed on all fees based on the prorated refund calculation required by federal law. The refund will apply for any student whose withdrawal date is through the 60 percent enrollment period in time (through the third week). The prorated refund calculation will also apply to financial aid awards to be refunded to all sources. This may result in the student having a balance with Presbyterian College that should be resolved.

An administrative fee of \$100 (as allowed by law) will be assessed on withdrawals.

# **RETURN POLICY**

**Return of Presbyterian College Funds Policy:** No refund(s) will be made from Presbyterian College funds to students who withdraw, regardless of the withdrawal date.

**Return of S.C. State Funds Policy:** Refund(s) will be made to S.C. State programs on a pro-rated basis.

**Return of Private Scholarship Funds Policy:** No refund(s) will be made to any outside scholarship program, for a current semester. Refunds for outside scholarships will be made for future semesters.

# **Appeal Process for Determination of Withdrawal Date**

If a student feels there are unusual circumstances regarding the withdrawal date, he/she has the right to appeal. The appeal should be directed to the Provost's Office.

Copies of the Financial Aid Withdrawal Worksheet (Department of Education's Return to Title IV calculation) and examples of the refund process are available upon request from the Office of Financial Aid.

#### Withdrawal from a Course or Courses

Any full-time student who drops below full-time to part-time status after the first day of class will be charged tuition and fees at the full-time rate. Therefore, no refund will be given. It is not possible to withdraw from a course after the term has ended.

#### **EXIT COUNSELING**

Students with Federal student loans who graduate, do not persist, and/or drop below half-time for their program (if the program does not indicate half-time hours, then students who drop below full-time) will go into repayment 6 months later. The student is required to complete Exit Counseling with the Office of Financial Aid.

# PRESBYTERIAN COLLEGE SCHOOL OF PHARMACY

The Presbyterian College School of Pharmacy (PCSP) is a doctoral program that requires 140 credit hours based on standard semester terms for classes graduating in 2025-2027 and 131 credit hours for the class of 2028 and beyond. To be considered a full-time student, students are required to take at least six credit hours per term. To be considered a part-time student, students are required to take at least three-five credit hours per term.

Part-time students are subject to a different Cost of Attendance. The tuition and fees component of the Cost of Attendance will be adjusted to the actual cost of the hours being earned toward the degree. All other COA components for each term attending will remain the same.

The School of Pharmacy offers two scholarship opportunities. The Dean's Scholarship is recommended by the Admission Committee. Students who attend an institution part of the Association of Presbyterian Colleges and Universities and are admitted to the PCSP, may receive up to \$10,000/year. The APCU or Deans' Scholarship requires the student to be enrolled full-time and is available for a consecutive 4 years. Students must be meeting Satisfactory Academic Progress found on pages 11-12 along with Code of Professional Conduct found in the Bulletin pages 35-47.

The School of Pharmacy students may also receive state funds: SC Palmetto Fellows Scholarship and SC LIFE Scholarship and the respective Enhancement Scholarships.

**SC LIFE Scholarship:** Eligible South Carolina residents must meet two of three criteria in order to receive this \$5,000 scholarship:

- 1. 3.0 GPA (state uniform grading scale) on the final high school transcript;
- 2. 1100 SAT or 23 ACT composite score; or
- 3. Rank in the top 30 percent of the high school class.

Students can gain eligibility at Presbyterian College with an average of 30 hours per academic year (fall, spring, and summer terms) and a 3.0 cumulative LIFE GPA.

Renewal: To maintain eligibility, students must earn a 3.0 LIFE GPA (this includes courses taken at any institution and official transcripts sent to PC) and earn an average of 30, 60, 90 hours going into your sophomore, junior, senior years, respectfully. When the student first enters college, the student has only 8 consecutive semesters of eligibility.

**SC Palmetto Fellows Scholarship:** This scholarship awards \$6,700 for freshmen and \$7,500 for sophomores, juniors, and seniors, up to a maximum of eight consecutive semesters. Applications for Palmetto Fellows are completed by the high school guidance counselor. Three requirements for eligibility include:

- 1. 3.5 GPA at the end of the high school junior year (state uniform grading scale); and
- 2. Scoring at least 1200 on the SAT or 25 ACT equivalent; and
- 3. Rank in the top 6 percent of the class at the end of the sophomore, junior, or senior year.

<u>Two requirements</u> for alternate eligibility include:

- 1. 4.0 GPA at end of high school junior year (state uniform grading scale) and
- 2. Score at least 1400 on the SAT or 31 ACT equivalent.

Renewal: Scholarship recipients must maintain a 3.0 PC GPA and earn at least 30 new credit hours at PC each academic year to retain the scholarship.

**SC LIFE and Palmetto Fellows Enhancement Scholarships:** The state of South Carolina has created \$2,500 per year Enhancements for Palmetto Fellows and/or LIFE Scholarship recipients majoring in approved science or math fields. To receive the Enhancement, a student must be a second-year student or beyond and meet first-year requirements.

First-year requirements: Complete 14 hours in approved science and/or math courses and declare an approved STEM major.

To meet the first-year requirements, students can use credits from AP/IB/CLEP, high school dual enrollment, courses taken the summer before the freshman year and courses taken as pass/fail. Please note that although these types of courses count toward the freshman year requirements for an Enhancement Scholarship, they do not count toward meeting the renewal criteria of Palmetto Fellows.

The approved majors at PC for the SC Palmetto Fellows or LIFE Enhancements are: Biology, General; Biochemistry; Mathematics; Chemistry, General; Physics, General; Medical Physics, and Computer Science. Being enrolled in the Doctoral Program at the School of Pharmacy is also considered approved for purposes of receiving the Enhancement Scholarship.

In addition to defining eligible majors, individual courses must be identified that meet the 14 hours of math and/or science during the freshman year requirement. Eligible STEM courses at PC are any courses taken in Biology, Math, Chemistry, Physics and Computer Science. Please note that current interpretation of the new legislation precludes students from ever becoming eligible for the Enhancement if the 14-hour requirement is not met by the end of the freshman year. AP credits and dual enrollment courses (college courses taken while in high school) can satisfy the 14-hour rule.

Students receiving scholarships must remain in good academic standing and professional standing as outlined in the Bulletin.

# SATISFACTORY ACADEMIC PROGRESS (SAP)

To be eligible for any financial aid, a student must maintain satisfactory academic progress (SAP), measured by both qualitative and quantitative means in the following three areas of performance: completion rate for coursework enrolled, cumulative grade point average earned, and the maximum time frame to complete a degree. Increments are defined as an academic year, which include fall, spring, and summer semesters.

Students may appeal to the Financial Aid Appeals Committee through the Office of Financial Aid if there are mitigating circumstances (such as the death of a relative, an injury or illness of the student, or other special circumstances). SAP standards apply to all federal, state, and institutional aid.

**Frequency and Interval of Review:** SAP is reviewed at the conclusion of the spring semester prior to the awarding of any federal financial aid and institutional awards for the upcoming academic year. A student may attend summer school at PC to bring up their GPA. Upon completion of summer school, SAP will be reviewed a second time with a final notice sent to the student.

Please be aware that financial aid status may differ from academic status found in the Bulletin on page 62. SAP is a Federal requirement and may affect your eligibility at other institutions as well.

Maintaining Qualitative and Quantitative Eligibility: Students must meet the following three requirements at the end of each semester to maintain SAP and eligibility for federal financial aid programs:

- **1. Completion Rate (67 Percent Pace Rule):** Students must, at a minimum, earn 67 percent of the credits for which they attempted. Credit hours attempted are based on the student's enrollment at the Census Date. Withdrawals, audits, and grades of F, I, or U are <u>not</u> considered earned for Satisfactory Academic Progress.
- 2. Cumulative Grade Point Average: Students must maintain a minimum 2.0 cumulative GPA.

**3. Maximum Time Frame:** Students who have completed a degree or certificate are considered to have reached the maximum time frame. Students must complete a degree or certificate program in no more than 150 percent of the average length of their program. Time frame limitations include all credits pursued, earned, dropped, repeated, and failed. All applicable transfer hours accepted by PC are included as hours attempted as well as hours earned.

All credit hours are included regardless of whether the student received financial aid. Students pursuing additional degrees are no longer eligible for federal or state aid.

#### **Other Factors:**

**Audits**: Not eligible for financial aid. Classes taken for audit will not be considered when determining semester award amounts or minimum semester credits completed. Classes taken for audit will not be considered as attempted credits toward the maximum time frame for completion.

**Repeated Coursework:** To count toward enrollment status for financial aid purposes, a previously passed course may be repeated once. While the student may be allowed to repeat a course or participate in remediation, Federal aid only applies to one repeat of that previously passed course no matter when or where the course was previously taken. Federal funds may only be used to pay for one repeat of that previously passed course.

**Loss of Eligibility:** A student will lose ALL financial aid eligibility if the requirements for maintaining eligibility are not met at the end of the spring semester. Students who have reached or exceeded the maximum time frame for completion will be placed on immediate loss of eligibility status.

# Reinstatement of Eligibility

## **Appeals**

Students may appeal financial aid suspension for any of the following mitigating circumstances: personal injury, illness, death of a family member, or other special circumstances. To appeal for any of the above situations, students must submit a complete financial aid appeal. The appeal should include:

- 1. A written statement indicating what circumstance prevented the student from meeting the standards and what steps the student plans to take to ensure future success; and
- 2. An academic plan signed by the student's current academic adviser or Coordinator of Academic Success.
- 3. Supporting documentation showing the timeframe for the mitigating circumstances.

Students who submit these items will be notified within two weeks of the decision made by the Financial Aid Appeals Committee. Submissions may be reviewed at any point during the academic year for which it may affect. Reinstatement is effective for the current term or next term of enrollment as determined by the Financial Aid Appeals Committee. Reinstatement of aid is not effective retroactively for a completed term. Submitting an appeal does not guarantee reinstatement of financial aid.

## REMEDIATIONS

To progress to the next professional year, a student must earn a grade of "C" or higher (or "S" when pass/fail is applied) in all courses taken. In order for a student who earns less than a "C" grade or a "U" grade in a professional pharmacy course to continue in the professional program, the student must remediate the deficiency or retake the course. Students who earn less than a "C" or a "U" will be reviewed by the Academic Standards Committee immediately following the term in which the deficiency is earned. The committee will accept and review statements from the course coordinator for each student who earned a deficiency. Statements may include the student's percent grade for the course and major components of the grade, attendance, and other pertinent information. Additionally, the Academic Standards Committee will review the deficiency rate for each course immediately following the term in which the course is offered.

Following their review, the committee will determine whether the student is eligible for a course retake or remediation of course material based on academic standing and performance, and whether the remedial coursework in question will be offered onsite during the summer. If the committee determines that a student is not eligible to remediate a course deficiency or retake a course by the end of the summer term of the same academic year, the student may be required to withdraw until the course's next regular offering. If a student is granted permission by the committee to retake a course during the summer at Presbyterian College, the student will be required to register as applicable and successfully complete all required coursework to progress in the curriculum. If a student is granted permission to retake the deficient course in the summer but the course will not be offered onsite, the committee will determine if a summer course from another Doctor of Pharmacy program also accredited by the Accreditation Council for Pharmacy Education may be taken, if determined equivalent by the Assistant/Associate Dean for Academic Affairs. It is the responsibility of the eligible student to seek out the equivalent summer course and submit it to the Assistant/Associate Dean for Academic Affairs for consideration.

The grade earned while retaking a course at Presbyterian College School of Pharmacy will count as any other course with respect to the student's official transcript and calculation of cumulative grade point average (GPA). Both the initial course grade and the repeat grade earned by the student will appear on the transcript and will be used in calculation of the student's GPA. Remediation of a portion of course material, when approved, will result in submission of a grade change to no higher than a "C" or "S" (as applicable) after successful completion of the remedial coursework as determined by the course coordinator. When remedial coursework is completed at another institution, grades earned elsewhere are used in the calculation of academic honors and may impact the student's financial aid GPA. However, grades earned elsewhere do not impact a student's Presbyterian College cumulative GPA, only the credit hours are accepted as transfer.

#### Definitions:

<u>Course Remediation</u>: a process agreed upon between the course coordinator and the student that allows the student the opportunity to revisit key course concepts and then to demonstrate competency. Remediation is only available for required didactic courses and labs and must be agreed to by the course coordinator and approved by the academic standards committee. Elective courses and IPPE/APPE rotations are not eligible for remediation.

<u>Course Retake</u>: when a student retakes a course in its entirety the next time the course is offered, whether that be during the following summer as approved by the Academic Standards Committee or as regularly scheduled during the next academic year. Course retakes the next academic year will most likely result in delayed graduation.

# LEAVE OF ABSENCE

A leave of absence may be requested by a student to the Assistant/Associate Dean for Academic Affairs. A leave of absence (LOA) is a release from all curricular, co-curricular, and experiential requirements for a specified period of time. Situations in which a LOA is appropriate include physical or mental medical emergencies, death of an immediate family member, pregnancy/childbirth, adoptions, or other situations on a case-by-case basis that preclude the student from meeting the requirements of the program within the semester, an APPE rotation, and/or academic year in which the student is enrolled.

All students who are in good academic standing are eligible to request a leave of absence. For P1-P3 students, the LOA must be requested prior to the start of the semester and may occur for no less than one academic semester and no more than two academic semesters.

For P4 students, a LOA may be requested in calendar-month increments, typically in advance of an APPE; however, in some cases, the LOA may be requested after the start of the rotation.

A leave of absence does not negatively impact the student's academic status with the School of Pharmacy but may delay the student's anticipated date of graduation. A leave of absence does not release students from their educational and/or financial obligations to the curricular and co-curricular responsibilities for the professional program in accordance with the granting of the Doctor of Pharmacy degree. Students on a LOA are expected to return to the pharmacy program after the specified timeframe subject to the readmission policy. More regarding the PCSP LOA policy can be found in the Bulletin pages 21-24.

#### WITHDRAWALS

A student may, at any time, request withdrawal from all courses and experiential requirements for the remainder of a semester or rotation. In addition, the School reserves the right to require withdrawal of a student at any time it is deemed necessary to safeguard the standards of orderly operation, scholarship, and conduct.

P1-P3 students may not withdraw from individual courses in the School of Pharmacy curriculum but instead must withdraw from an entire semester of courses simultaneously. For didactic courses, if a student withdraws after the last day for change of schedule but prior to the last day to withdraw from a course with a grade of "W" assigned as per the academic calendar, a grade of "W" will be posted to the student's transcript at the discretion of the Assistant/Associate Dean for Academic Affairs. If a student withdraws during an APPE rotation, a grade of "W" will be posted to the student's transcript. A grade of "W" has no effect on a student's GPA.

If necessary, students who have withdrawn from a semester or rotation may request a LOA from subsequent semesters/rotations. Students who have withdrawn may return to the pharmacy program subject to the readmission policy.

For further information, please refer to the School of Pharmacy Bulletin: <a href="https://www.presby.edu/doc/pharmacy/PharmacyBulletin2023-2024.pdf">https://www.presby.edu/doc/pharmacy/PharmacyBulletin2023-2024.pdf</a>.

# PHYSICIAN ASSISTANT STUDIES

The Presbyterian College Physician Assistant Program (PCPA) requires 112 credit hours based on standard semester terms. To be considered a full-time student, students are required to take at least six credit hours per term. To be considered a part-time student, students are required to take at least three-five credit hours per term.

Cost of Attendance may be found in Appendix B and is based on full-time enrollment as students are either full-time or not. Any student who may be less than full-time subject to a different Cost of Attendance. The less than full-time tuition rate may be found in Appendix B. Living expenses will remain the same while transportation and miscellaneous personal expenses will be prorated.

Students who audit courses, or are in remediation are not eligible to receive Federal aid towards the cost. However, private loans may be approved per the lender.

#### Remediations

- Any student who receives a score <80% on an assessment (excluding quizzes) must complete a remediation process.
- Remediation assignments are at the discretion of the course director. They may include assigned readings/videos, review of lecture material, attendance at office hours, completion of review questions, or other activities deemed appropriate for remediation.
- After completing the remediation process, the student must repeat the assessment and score 80% or higher.
- Remediation and reassessment should be completed within two weeks of the original exam date. It is the responsibility of the student to meet the remediation deadlines.
- Failure to successfully complete the remediation process will result in the student being placed on Academic Probation.
- The original assessment grade is used when calculating the final course grade.

# SATISFACTORY ACADEMIC PROGRESS (SAP)

To be eligible for any financial aid, a student must maintain satisfactory academic progress (SAP), measured by both qualitative and quantitative means in the following three areas of performance: completion rate for coursework enrolled, cumulative grade point average earned, and the maximum time frame to complete a degree. Increments are defined as an academic year, which include fall, spring, and summer semesters.

Students may appeal to the Financial Aid Appeals Committee through the Office of Financial Aid if there are mitigating circumstances (such as the death of a relative, an injury or illness of the student, or other special circumstances). SAP standards apply to all federal, state, and institutional aid.

**Frequency and Interval of Review:** SAP is reviewed at the conclusion of the spring semester prior to the awarding of any federal financial aid and institutional awards for the upcoming academic year

Please be aware that financial aid status may differ from academic status found in the Bulletin on page 48. SAP is a Federal requirement and may affect your eligibility at other institutions as well.

Maintaining Qualitative and Quantitative Eligibility: Students must meet the following three requirements at the end of each semester to maintain SAP and eligibility for federal financial aid programs:

- **4.** Completion Rate (67 Percent Pace Rule): Students must, at a minimum, earn 67 percent of the credits for which they attempted. Credit hours attempted are based on the student's enrollment at the Census Date. Withdrawals, audits, and grades of F, I, or U are <u>not</u> considered earned for Satisfactory Academic Progress.
- 5. Cumulative Grade Point Average: Students must maintain a minimum 3.0 cumulative GPA.
- **6. Maximum Time Frame:** Students who have completed a degree or certificate are considered to have reached the maximum time frame. Students must complete a degree or certificate program in no more

than 150 percent of the average length of their program. Time frame limitations include all credits pursued, earned, dropped, repeated, and failed. All applicable transfer hours accepted by PC are included as hours attempted as well as hours earned.

All credit hours are included regardless of whether the student received financial aid. Students pursuing additional degrees are no longer eligible for federal or state aid.

#### **Other Factors:**

**Audits**: Classes taken for audit will not be considered when determining semester award amounts or minimum semester credits completed. Classes taken for audit will not be considered as attempted credits toward the maximum time frame for completion.

**Repeated Coursework:** To count toward enrollment status for financial aid purposes, a previously passed course may be repeated once. While the student may be allowed to repeat a course or participate in remediation, Federal aid only applies to one repeat of that previously passed course no matter when or where the course was previously taken. Federal funds may only be used to pay for one repeat of that previously passed course.

**Loss of Eligibility:** A student will lose ALL financial aid eligibility if the requirements for maintaining eligibility are not met at the end of the spring semester. Students who have reached or exceeded the maximum time frame for completion will be placed on immediate loss of eligibility status.

## **Reinstatement of Eligibility**

# **Appeals**

Students may appeal financial aid suspension for any of the following mitigating circumstances: personal injury, illness, death of a family member, or other special circumstances. To appeal for any of the above situations, students must submit a complete financial aid appeal. The appeal should include:

- 1. A written statement indicating what circumstance prevented the student from meeting the standards and what steps the student plans to take to ensure future success; and
- 2. An academic plan signed by the student's current academic adviser or Coordinator of Academic Success.
- 3. Supporting documentation showing the timeframe for the mitigating circumstances.

Students who submit these items will be notified within two weeks of the decision made by the Financial Aid Appeals Committee. Submissions may be reviewed at any point during the academic year for which it may affect. Reinstatement is effective for the current term or next term of enrollment as determined by the Financial Aid Appeals Committee. Reinstatement of aid is not effective retroactively for a completed term. Submitting an appeal does not guarantee reinstatement of financial aid.

# OCCUPATIONAL THERAPY DOCTORAL PROGRAM

The Presbyterian College Doctoral in Occupational Therapy program requires 113 credit hours based on standard semester terms. To be considered a full-time student, OTD students must be enrolled in the required curriculum and sequence of courses listed in the Bulletin on page 12. For example, year one students in their first semester must enroll in 15 credit hours to be considered full-time.

Cost of Attendance may be found in Appendix B and is based on full-time enrollment as students are either full-time or not. Any student who may be less than full-time subject to a different Cost of Attendance. The less than full-time tuition rate may be found in Appendix B. Living expenses will remain the same while transportation and miscellaneous personal expenses will be prorated.

Students who audit courses, or are in remediation are not eligible to receive Federal aid towards the cost. However, private loans may be approved per the lender.

# Remediations

The goal of remediation is to identify and assess challenges in student learning, working with the student to implement a plan to resolve immediate issues and ensure ability to proceed more effectively in the program. Students are expected to take an active role in anticipating the need for remediation and the development and execution of the remediation plan.

One consideration for remediation eligibility of didactic courses will be student awareness, concern, and motivation. Students must have a documented record of seeking academic support throughout the semester with the course instructor and their faculty advisor. The remediation plan is intended to assist the student in competency of the course material. The remediation plan must include the following components:

- a. A description of the remediation activities.
- b. A firm timeline to complete the remediation prior to the start of the next semester.
- c. A description of the consequences should the student not meet the obligation(s) set forth in the plan.

After completing the remediation plan, the student will be given a course reexamination. A course reexamination is defined as a cumulative course examination that is reflective of all of the course content. Each student is allowed a total of two course reexaminations throughout the 8-semester curriculum. If a student does not achieve a C (70%/70.000) or higher on a course reexamination, they will be given a failing course grade. If successfully completed, the student will receive a course grade of a C (70%/70.000).

In OT clinical skills/practice courses, practical examinations/lab practicals are part of the overall semester grade for those courses within the curriculum. Students are expected to demonstrate competence, preparation, and the ability to safely assess, administer evaluations, clinical skills, and treatment interventions prior to fieldwork experiences. Students who do not earn a score of C (70%/70.000) on a practical examination/lab practical, even when demonstrating strong performance in all other 31 components of the course (written exams, assignments, projects, papers etc.), should pursue completion of a practical reexamination. Students are given one opportunity to improve/pass their practical examination/lab practical score. The process for remediation of a practical examination/lab practical is student initiated, the student must schedule a meeting with the course instructor within 1 week of practical examination/lab practical to indicate time/effort already taken to review lab content, skills, techniques, etc. and review a completed remediation plan that includes the following components:

- a. A description of additional remediation activities and strategies to ensure competency.
- b. A firm timeline to complete the remediation within 2 weeks and/or before final exam.
- c. A description of the consequences should the student not meet the obligation(s) set forth in the plan.

After completing the remediation plan, the student will be given a practical reexamination, the practical reexamination/lab practical score will replace the previous score.

# SATISFACTORY ACADEMIC PROGRESS (SAP)

To be eligible for any financial aid, a student must maintain satisfactory academic progress (SAP), measured by both qualitative and quantitative means in the following three areas of performance: completion rate for coursework enrolled, cumulative grade point average earned, and the maximum time frame to complete a degree. Increments are defined as an academic year, which include fall, spring, and summer semesters.

Students may appeal to the Financial Aid Appeals Committee through the Office of Financial Aid if there are mitigating circumstances (such as the death of a relative, an injury or illness of the student, or other special circumstances). SAP standards apply to all federal, state, and institutional aid.

**Frequency and Interval of Review:** SAP is reviewed at the conclusion of the spring semester prior to the awarding of any federal financial aid and institutional awards for the upcoming academic year

Please be aware that financial aid status may differ from academic status found in the Bulletin on page 48. SAP is a Federal requirement and may affect your eligibility at other institutions as well.

Maintaining Qualitative and Quantitative Eligibility: Students must meet the following three requirements at the end of each semester to maintain SAP and eligibility for federal financial aid programs:

- **1. Completion Rate (67 Percent Pace Rule):** Students must, at a minimum, earn 67 percent of the credits for which they attempted. Credit hours attempted are based on the student's enrollment at the Census Date. Withdrawals, audits, and grades of F, I, or U are not considered earned for Satisfactory Academic Progress.
- 2. Cumulative Grade Point Average: Students must maintain a minimum 3.0 cumulative GPA.
- 3. Maximum Time Frame: The duration for completion of all OTD Program requirements is 5-years from the date of initial enrollment. Students will have 24 months to complete level 2 fieldwork and the doctoral experience portions of the curriculum following completion of the didactic coursework in the program.

All credit hours are included regardless of whether the student received financial aid. Students pursuing additional degrees are no longer eligible for federal or state aid.

# **Other Factors:**

**Audits**: Classes taken for audit will not be considered when determining semester award amounts or minimum semester credits completed. Classes taken for audit will not be considered as attempted credits toward the maximum time frame for completion.

**Repeated Coursework:** To count toward enrollment status for financial aid purposes, a previously passed course may be repeated once. While the student may be allowed to repeat a course or participate in remediation, Federal aid only applies to one repeat of that previously passed course no matter when or where the course was previously taken. Federal funds may only be used to pay for one repeat of that previously passed course.

**Loss of Eligibility:** A student will lose ALL financial aid eligibility if the requirements for maintaining eligibility are not met at the end of the spring semester. Students who have reached or exceeded the maximum time frame for completion will be placed on immediate loss of eligibility status.

# Reinstatement of Eligibility

## **Appeals**

Students may appeal financial aid suspension for any of the following mitigating circumstances: personal injury, illness, death of a family member, or other special circumstances. To appeal for any of the above situations, students must submit a complete financial aid appeal. The appeal should include:

- 1. A written statement indicating what circumstance prevented the student from meeting the standards and what steps the student plans to take to ensure future success; and
- 2. An academic plan signed by the student's current academic adviser or Coordinator of Academic Success.
- 3. Supporting documentation showing the timeframe for the mitigating circumstances.

Students who submit these items will be notified within two weeks of the decision made by the Financial Aid Appeals Committee. Submissions may be reviewed at any point during the academic year for which it may affect. Reinstatement is effective for the current term or next term of enrollment as determined by the Financial Aid Appeals Committee. Reinstatement of aid is not effective retroactively for a completed term. Submitting an appeal does not guarantee reinstatement of financial aid.

# LEAVE OF ABSENCE

A leave of absence may be requested by a student or may be required by the Program Director on the recommendation of the PC-OTD Academic Integrity Committee. A required leave of absence halts progression within the curriculum while maintaining a class position, but does not excuse the student from any course requirements. The student must resume enrollment in the curriculum the following academic year at the start of the semester following the last semester successfully completed by the student.

Voluntary Leave of Absence A voluntary leave of absence may be requested by a student who is in good academic standing under the following circumstances:

- Has a documented health issue that requires immediate medical treatment
- Has a family emergency and is approved by the Program Director
- Is a reservist or national guard member who is called to active duty and provides appropriate documentation

A voluntary leave of absence cannot exceed 1.5 years and the time frame must be approved by the faculty. Leave of absence will not be granted to a student on academic probation.

Students approved for Voluntary Leave of Absence, will not go into repayment if the student returns within the reasonable time agreed upon by the Program Director. After such time, the student must complete Exit Counseling and Federal Student loans will go into repayment.

# Appendix A

# **Federal Loan Limits**

Students who file a Free Application for Federal Student Aid (FAFSA) are offered a federal student loan based on their year in school and aggregate limits. Below are the limits for year in college.

Graduate Annual Loan Limits	Graduate Students	Pharmacy Students
Unsubsidized Federal Loan		\$33,000, students in 9 months, years 1-3 @ PC \$37,167, students in 12 months, year 4 @ PC
Graduate Loan Limits	\$138,500	\$224,000

Federal Direct Loan Interest Rates and Origination Fees for 2023-2024

(New rates for 2024-2025 will be available after July 1, 2043)

Loan Type	Borrower Type	Interest Rate	Origination Fee
Direct Unsubsidized Loans	Graduate or Professional	7.05%	1.059%
	Parents and Graduate or Professional Students	8.05%	4.288%

Appendix B

Cost of Attendance for Graduate Students

2025-2026 Cost of Attendance – Pharmacy Y1						
Direct Costs	Fall	Spring	Total			
Tuition	\$21,500	\$21,500	\$43,000			
Indirect Costs						
Housing	\$4,823	\$4,823	\$9,646			
Food	\$3,341	\$3,341	\$6,682			
Books, Course Materials, Supplies and Equipment	\$600	\$600	\$1,200			
Transportation	\$2,286	\$2,285	\$4,571			
Loan Fees	\$851	\$851	\$1,702			
Pharmacy Liability Insurance	\$25	\$25	\$50			
Miscellaneous personal expenses	\$1,289	\$1,288	\$2,577			
Total Indirect Costs	\$13,215	\$13,213	\$26,428			
<b>Total Cost of Attendance</b>	\$34,715	\$34,713	\$69,428			

2025-2026 Cost of Attendance – Pharmacy Y2&3						
Direct Costs	Total					
Tuition	\$21,500	\$21,500	\$43,000			
Indirect Costs						
Housing	\$4,823	\$4,823	\$9,646			
Food	\$3,341	\$3,341	\$6,682			
Transportation	\$2,676	\$2,676	\$5,352			
Loan Fees	\$840	\$840	\$1,680			
Pharmacy Liability Insurance	\$25	\$25	\$50			
Miscellaneous personal expenses	\$1,289	\$1,288	\$2,577			
Total Indirect Costs	\$13,302	\$13,300	\$26,602			
<b>Total Cost of Attendance</b>	\$34,802	\$34,800	\$69,602			

2025-2026 Cost of Attendance – Pharmacy Y4						
Direct Costs	Summer	Fall	Spring	Total		
Tuition	\$13,750	\$14,300	\$14,300	\$42,350		
Indirect Costs						
Housing	\$4,287	\$4,287	\$4,287	\$12,861		
Food	\$3,309	\$3,309	\$3,309	\$9,927		
Transportation	\$5,968	\$5,968	\$5,967	\$17,903		
Loan Fees	\$771	\$770	\$770	\$2,311		
Pharmacy Liability Insurance	\$17	\$17	\$16	\$50		
Miscellaneous personal expenses	\$1,114	\$1,114	\$1,114	\$3,342		
<b>Total Indirect Costs</b>	\$15,671	\$15,670	\$15,668	\$47,009		
<b>Total Cost of Attendance</b>	\$29,421	\$29,970	\$29,968	\$89,359		

2025-2026 Cost of Attendance – Physician Assistant Y1						
Direct Costs	Fall	Spring	Summer	Total		
Tuition	\$20,400	\$20,400	\$20,400	\$61,200		
Indirect Costs						
Housing	\$4,287	\$4,287	\$4,287	\$12,861		
Food	\$3,309	\$3,309	\$3,309	\$9,927		
Books, Course Materials, Supplies and Equipment	\$530	\$530	\$530	\$1,590		
Transportation	\$1,521	\$1,521	\$1,521	\$4,563		
Loan Fees	\$814	\$814	\$814	\$2,442		
Miscellaneous personal expenses	\$1,128	\$1,128	\$1,128	\$3,384		
<b>Total Indirect Costs</b>	\$11,589	\$11,589	\$11,589	\$34,767		
<b>Total Cost of Attendance</b>	\$31,989	\$31,989	\$31,989	\$95,967		

2025-2026 Cost of Attendance – Physician Assistant Y2						
Direct Costs	Fall	Spring	Summer	Total		
Tuition	\$15,190	\$15,190	\$15,190	\$45,570		
Indirect Costs						
Housing	\$4,287	\$4,287	\$4,287	\$12,861		
Food	\$3,309	\$3,309	\$3,309	\$9,927		
Transportation	\$3,042	\$3,042	\$3,042	\$9,126		
Loan Fees	\$886	\$886	\$886	\$1,772		
Costs of Obtaining a License, Certification, or First Professional Credential	\$333	\$333	\$334	\$1,000		
Miscellaneous personal expenses	\$1,128	\$1,128	\$1,128	\$3,384		
<b>Total Indirect Costs</b>	\$13,515	\$13,515	\$13,515	\$39,660		
<b>Total Cost of Attendance</b>	\$28,705	\$28,705	\$28,706	\$85,230		

2025-2026 Cost of Attendance – OTD Y1						
Direct Costs	Fall	Spring	Summer	Total		
Tuition	\$12,765	\$12,765	\$12,765	\$38,295		
Indirect Costs						
Housing	\$4,287	\$4,287	\$4,287	\$12,861		
Food	\$3,309	\$3,309	\$3,309	\$9,927		
Books, Course Materials, Supplies and Equipment	\$357	\$356	\$356	\$1,069		
Transportation	\$1,521	\$1,521	\$1,521	\$4,563		
Loan Fees	\$758	\$758	\$758	\$2,274		
Miscellaneous personal expenses	\$1,000	\$1,000	\$1,000	\$3,000		
<b>Total Indirect Costs</b>	\$11,232	\$11,231	\$11,231	\$33,694		
<b>Total Cost of Attendance</b>	\$23,997	\$23,996	\$23,996	\$71,989		

2025-2026 Cost of Attendance – OTD Y2						
Direct Costs	Fall	Spring	Summer	Total		
Tuition	\$12,765	\$12,765	\$12,765	\$38,295		
Indirect Costs						
Housing	\$4,287	\$4,287	\$4,287	\$12,861		
Food	\$3,309	\$3,309	\$3,309	\$9,099		
Books, Course Materials, Supplies and Equipment	\$357	\$356	\$356	\$1,069		
Transportation	\$2,028	\$2,028	\$2,028	\$6,084		
Loan Fees	\$779	\$779	\$779	\$2,337		
Miscellaneous personal expenses	\$1,000	\$1,000	\$1,000	\$3,000		
<b>Total Indirect Costs</b>	\$11,760	\$11,759	\$11,759	\$35,278		
<b>Total Cost of Attendance</b>	\$24,525	\$24,524	\$24,524	\$73,573		

2025-2026 Cost of Attendance – OTD Y3					
Direct Costs	Fall	Spring	Total		
Tuition	\$12,765	\$12,765	\$25,530		
Indirect Costs					
Housing	\$4,287	\$4,287	\$8,574		
Food	\$3,309	\$3,309	\$6,618		
Books, Course Materials, Supplies and Equipment	\$357	\$356	\$713		
Transportation	\$2,190	\$2,190	\$4,380		
Loan Fees	\$681	\$681	\$1,362		
Costs of Obtaining a License, Certification, or First Professional Credential	\$410	\$410	\$820		
Miscellaneous personal expenses	\$1,080	\$1,080	\$2,160		
<b>Total Indirect Costs</b>	\$12,314	\$12,313	\$24,627		
<b>Total Cost of Attendance</b>	\$25,079	\$25,078	\$50,157		