



FINANCIAL AID CHECKLIST

The first **FOUR** steps listed below must be completed to determine your financial aid eligibility. Further instructions for your award letter will arrive later.

1. Create an **FSA ID**: <https://studentaid.gov/fsa-id/create-account/launch>. *If you are creating a FSA ID for the 1st time, it may take 1-3 days for your account to be activated.* (Only if completing FAFSA) ☐
2. Complete the **2024-25** Free Application for Federal Student Aid (**FAFSA**) at <https://studentaid.gov/h/apply-for-aid/fafsa> or the California Dream Act at <https://dream.csac.ca.gov/register>. ☐
3. **Complete Loan Entrance Counseling** at <https://studentaid.gov/entrance-counseling/> if receiving Federal Financial Aid. ☐
4. **Complete a Loan Agreement (Master Promissory Note)** for your **Subsidized/Unsubsidized Loans** at <https://studentaid.gov/mpn/> if receiving Federal Financial Aid. ☐
5. **Create an IonTuition account!** i3 Group is here to help provide the knowledge and tools necessary to manage student loans and make responsible financial decisions. Visit them online: [i3 Group](#). ☐

Optional Steps

1. [Request a book voucher](#)-- Please note you must be eligible for a financial aid refund in order to apply for a book voucher. <https://community.pacificoaks.edu/studentfinance/Pages/Book-Voucher.aspx>
2. **Apply for a PLUS (Grad or Parent) Loan** at <https://studentaid.gov/plus-app/grad/landing>.
 - The PLUS loan is a credit-based loan. Credit decisions are valid for 180 days.
 - You must also complete another MPN specifically for this loan. This is done the same way as the Subsidized/Unsubsidized MPN, however you must select **PLUS MPN for Graduate/Professional Students or Parents**.
 - If you are denied for any reason, contact Applicant Services at **(800) 557-7394**. They will let you know if you can appeal the decision, or if you should apply with an endorser.
 - If you require an endorser, your endorser will need to login to <https://studentaid.gov/endorser-addendum/>. You will need to provide the endorser reference number to the endorser.
 - If you successfully appeal the credit decision or your endorser is approved, additional **PLUS Credit Counseling** must be completed.
3. [Direct Deposit Authorization for Financial Aid Refund](#). Any remaining financial aid after tuition and fees are covered can be transferred directly to your banking institution. If Direct Deposit is not authorized, refund stipend checks will be mailed to your current address on file. <https://tcsedsystem.sharepoint.com/sites/poc-students/accountinformation>

BOOK VOUCHER INFORMATION

Pacific Oaks College has partnered with *Akademios*, a new online bookstore! This is a great opportunity to get your books prior to the start of class and have them delivered directly to your doorstep. *Akademios* offers many exciting features and advantages including:

- New, used, rental, and eBook options (where available) shown side-by-side so you may choose the book that best fits your needs.
- Savings averaging **60% off the list price** bring *Akademios* prices in line with Amazon.
- **Free shipping** offers on most retail orders over \$49 (excluding orders on the Marketplace).
- Option to apply school-issued financial aid vouchers to all orders.
- Books may be sold on the Marketplace at **any time** throughout the year.
- POC apparel available soon at great prices!

Using Financial Aid to Purchase Books

Students receiving financial aid may be eligible—if receiving a refund after tuition has been charged—to use a voucher to purchase books. The voucher is in the amount of **\$250 or \$500**. You will have the option to receive a bookstore voucher that can be used towards the purchase of books and other POC merchandise.

Students using the bookstore voucher must follow these easy steps:

1. Make sure that all of your financial aid documents are submitted and that you will have a **credit** after federal funds are received and applied to your account.
2. Complete the Bookstore Voucher Form--Make sure to select your appropriate campus!
3. You will receive an email you when your bookstore voucher funds are available for use. In the event you have not received the email, **PLEASE CHECK YOUR SPAM FOLDER** and make sure to add *Akademios* to your address list.
4. Go to <http://pacificoaks.textbookx.com/institutional/index.php#> to purchase books, using the voucher information provided in the email.
5. Repeat steps again every semester or term.