

New Student Financial Aid Packet

The **first four steps** below **must be completed** to determine your financial aid eligibility. Additional instructions about your award letter will be sent to you later.

Required Steps

1. Create an FSA ID

Create your FSA ID at: <https://studentaid.gov/fsa-id/create-account/launch>

If this is your first time creating an FSA ID, activation may take one to three days.

2. Complete Your Financial Aid Application

Choose one of the following based on your eligibility:

- **FAFSA:** <https://studentaid.gov/h/apply-for-aid/fafsa>
- **California Dream Act Application:** <https://dream.csac.ca.gov/register>

3. Complete Loan Entrance Counseling

If you will receive Federal Financial Aid, complete Entrance Counseling at:

<https://studentaid.gov/entrance-counseling/>

4. Complete Your Loan Agreement (MPN)

If you are receiving **Federal Subsidized or Unsubsidized Loans**, complete your Master Promissory

Note at: <https://studentaid.gov/mpn/>

5. Create an IonTuition Account (Recommended)

IonTuition (i3 Group) provides tools and guidance to help you manage student loans and make informed financial decisions. Visit them online: <https://www.iontuition.com/>

Optional Steps

1. Apply for a PLUS Loan (Graduate or Parent)

Apply at: <https://studentaid.gov/plus-app/grad/landing>

Important notes:

- PLUS Loans are **credit based**; credit decisions are valid for **180 days**.
- A **separate MPN** is required for PLUS Loans. Select **PLUS MPN for Graduate/Professional Students or Parents**.
- If denied, contact **Applicant Services: 800-557-7394** to learn whether you can appeal or apply with an endorser.
- If using an endorser, they must complete the Endorser Addendum: <https://studentaid.gov/endorser-addendum/>
- If your appeal is approved or your endorser is accepted, you must complete **PLUS Credit Counseling**.

2. Set Up Direct Deposit for Refunds

If your financial aid exceeds tuition and fees, the remaining balance can be deposited directly into your bank account.

If you do not set up direct deposit, refund checks will be mailed to your address on file.

Set up here:

<https://tcsedsystem.sharepoint.com/sites/pacificoaks-student/SitePages/account-info-finances.aspx>

3. Request a Book Voucher

You must be eligible for a **financial aid refund** to request a voucher.

Apply here:

<https://tcsedsystem.sharepoint.com/sites/pacificoaks-student/SitePages/book-voucher.aspx>

Book Voucher Information

Pacific Oaks College partners with **Akademos**, an online bookstore offering:

- New, used, rental, and eBook options
- Average savings of **60% off list price**
- Free shipping on most retail orders over **\$49**
- Ability to use **school-issued financial aid vouchers**
- Option to sell books on the Marketplace year-round
- POC apparel

Using Financial Aid to Purchase Books

Students receiving financial aid **may qualify for a \$250 or \$500 bookstore voucher** if they will receive a refund after tuition is applied.

How to Use a Bookstore Voucher

1. **Ensure all financial aid documents are submitted** and that you will have a credit balance after federal funds are applied.
2. **Complete the Bookstore Voucher Form** (select your correct campus):
<https://tcsedsystem.sharepoint.com/sites/pacificoaks-student/SitePages/book-voucher.aspx>
3. Watch for an **email notification** when your voucher funds are available.
If you don't see it, check your **spam folder** and add Akademos to your safe sender list.
4. Purchase your books at:
<http://pacificoaks.textbookx.com/institutional/index.php#>
using the voucher information provided in your email.
5. Repeat this process **each semester or term**.