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COVID-19 Relief and CARES Act FAQ

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Frequently Asked Questions

Program Information

Both the COVID-19 Relief Scholarship and the CARES Act Emergency Grant programs were created in response to the COVID-19 pandemic to assist students. The COVID-19 Relief Scholarship was created by University of the Pacific to assist students with their tuition costs beginning in the fall 2020 semester. The CARES Act Emergency Grant was created by the federal government to assist students with emergency expenses that resulted from the campus disruption that began in the spring 2020 semester due to the COVID-19 pandemic.

The U.S. Department of Education requires colleges and universities that receive funding under the CARES Act to post a report on their website that provides the status of the seven regulatory requirements listed below.

- [CARES Act Reporting Update](#)
- Download the [HEERF II and III Reporting Update](#)

If you have questions not answered in the FAQs, please contact the Office of Financial Aid on your campus.

- **Sacramento:** finaid@pacific.edu, 916.739.7158
- **San Francisco:** sf_finaid@pacific.edu, 415.749.3341
- **Stockton:** financialaid@pacific.edu, 209.946.2421

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Glossary*

The abridged financial aid glossary below contains terms that are used above and that have specialized meaning, defined by federal and state regulations, when used in the context of the financial aid programs.

COA* — Cost of Attendance

The total amount the Office of Financial Aid estimates it will cost a student to attend

The total amount the Office of Financial Aid estimates it will cost a student to attend Pacific for one academic year. The COA includes tuition and fees; housing and food; and allowances for books, supplies, transportation, loan fees and personal expenses.

CSAC* — California Student Aid Commission

CSAC offers a number of California state grant programs for college students, including the Cal Grant. Students who receive Cal Grant funding are subject to state regulations which govern the total amount of additional gift aid (grants and scholarships) they are eligible to receive. Students must submit a FAFSA, meet state residency requirements and other eligibility criteria.

EFC* — Expected Family Contribution

A comparative measure, calculated according to the need analysis formula specified by law and based on the information from the FAFSA, of the minimum amount the student/family can be expected to contribute to the cost of the student's education for one academic year. The EFC is used to determine a student's eligibility for federal aid like grants, loans and work-study as well as assistance from other sources, including grants from University of the Pacific.

FAFSA* — Free Application for Federal Student Aid

The FAFSA is the only approved application currently in use that can be used to apply for Title IV or federal financial aid in the U.S. The analysis of the FAFSA yields an EFC that is then used to calculate a student's eligibility for financial aid. The FAFSA can be filed beginning October 1 prior to the next academic year. First-time applicants can file the FAFSA and returning students can submit a renewal FAFSA for free.

Need*

The difference between a student's Cost of Attendance (COA) and the student's calculated contribution, the EFC. The COA minus the EFC equals the student's financial need. The student's need is the maximum eligibility for need-based aid. The possible calculated EFCs range from \$0 to \$999,999. $COA - EFC = \text{Need}$

SAP* — Satisfactory Academic Progress

Students must maintain the university's minimum Satisfactory Academic Progress (SAP) standards as one condition of renewing the COVID-19 Relief Scholarship. Briefly, the SAP regulations require students to meet certain grade point average (GPA) and rate-of-credit accumulation thresholds.

Students who fall below the GPA and credit accumulation thresholds will lose their eligibility for the COVID-19 Relief Scholarship as well as other financial aid. Students who experienced significant, documentable, extenuating circumstances are permitted to appeal. Students who successfully appeal are able to receive financial aid on a probationary basis

Title IV* — Federal Student Aid

Federal financial aid programs for postsecondary students, authorized under Title IV of the Higher Education Act of 1965, as amended (HEA). The programs are administered by the U.S. Department of Education and include those offered at Pacific among others. Title IV federal student aid programs offered at Pacific include:

In order to apply for the Title IV programs, the student must submit the FAFSA for the applicable award year. The student must then meet all program eligibility requirements in order to be awarded Title IV funds.

Additional Information

If after reading this comparison chart you have additional questions that were not answered in these FAQs, please contact the Office of Financial Aid.

monitored in an 800+ HQ, please contact the Office of Financial Aid.

In response to the rapidly evolving events surrounding the COVID-19 pandemic, most of the staff at University of the Pacific, including the financial aid team, are working remotely. We are, however, still answering telephone calls and responding to emails Monday through Friday. You can email us at financialaid@pacific.edu or call us between the hours of 8:30 a.m. and 4:30 p.m. Please note that on Wednesdays, we begin taking calls at 10:30 a.m.

The COVID-19 Relief Scholarship is governed by federal, state, NCAA and institutional regulations. University of the Pacific has sole authority to set policies and guidelines for distribution and renewal of COVID-19 Relief Scholarship funding.

The CARES Act Emergency Grant is governed by both federal and institutional regulations. Distribution of the CARES Act Emergency Grant will be based on each recipient institution's status. Each recipient institution will have the authority and obligation to distribute the CARES Act Emergency Grant fund as appropriate for their institution. University of the Pacific has sole authority and responsibility to set guidelines for the distribution of CARES Act funding.

All information regarding the COVID-19 Relief Scholarship and the CARES Act Emergency Grant programs is subject to change based on updates in regulations, processing requirements and availability of funds. University of the Pacific may make updates at any time and without prior notice.

UNIVERSITY OF THE PACIFIC

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Stockton, CA 95211
Admissions: 209.946.2211

Sacramento Campus

3200 Fifth Ave.
Sacramento, California 95817
Admissions: 916.739.7105

San Francisco Campus

155 Fifth St.
San Francisco, California 94103
Admissions: 415.929.6491

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