

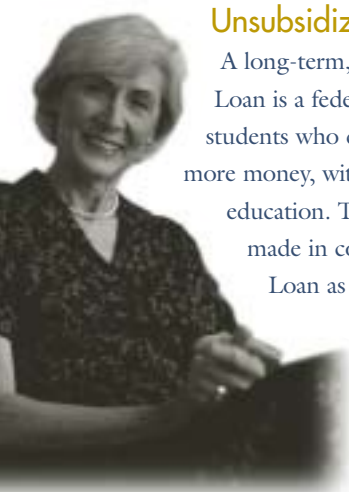
## Loan Options

### Subsidized Stafford Loan

A long-term, low-interest loan, the Subsidized Stafford Loan is a federally-guaranteed loan designed to provide students with need-based funds for college. Subsidized means the interest on the loan is paid by the government while the student is in school and during grace periods or deferment.

### Unsubsidized Stafford Loan

A long-term, low-interest loan, the Unsubsidized Stafford Loan is a federally-guaranteed loan designed to provide students who do not qualify for subsidized aid or who need more money, with additional funds to help pay for their education. The federal Unsubsidized Stafford Loan can be made in conjunction with a federal Subsidized Stafford Loan as long as the maximum annual or aggregate loan limits for federal Stafford Loans have not been exceeded. Unsubsidized means the student is responsible for the interest on the loan from the date of disbursement. However, payment may be postponed during in-school, grace, and deferment periods.



Subsidized		Unsubsidized		Total
\$8,500	+	\$10,000	=	\$18,500 annually

## Federal Work-Study Program

The Federal Work-Study Program provides funds to subsidize and encourage employment for those full-time students who are citizens or permanent residents of the United States, and who have need of earnings to meet educational expenses. Positions are posted as they become available, and applicants must meet eligibility requirements. For more information contact the Office of Financial Aid at (818) 386-5635 or financialaid@pgi.edu.

## Important Dates and Deadlines

- **JANUARY 5**  
FAFSA applications are available for the next academic year
- **FEBRUARY 2**  
Deadline for the CAMFT Educational Scholarships
- **MARCH 15**  
Deadline for the USA Funds Access to Education Scholarship

- **APRIL 15**  
Deadline for the JVS Jewish Community Scholarship Fund
- **JUNE 16**  
Deadline for the APAGS Scholarships
- **AUGUST 2**  
Deadline for Phillips' Scholarships for Fall Admission
- **DECEMBER 2**  
Deadline for Phillips' Scholarships for Spring Admission

NOTE: Application deadlines are subject to change. Please contact appropriate organizations for more information.



## International Student Aid

International graduate students studying at Phillips on a F-1 Visa are not eligible for federally-funded student financial aid and should not file the Free Application for Federal Student Aid (FAFSA). However, they may be eligible for scholarships, payment plans, and private loans offered by U.S.-based financial institutions. For more information contact the Office of Financial Aid at (818) 386-5635 or financialaid@pgi.edu.

## Contact Information

Phillips Graduate Institute, Office of Financial Aid  
5445 Balboa Boulevard, Suite 230, Encino, CA 91316  
Tel: (818) 386-5635, Fax: (818) 386-5636, E-mail: financialaid@pgi.edu

## Apply for Financial Aid on the Web!

It's free, it's fast, and it reduces error rates!

Phillips Graduate Institute strongly recommends that students apply using FAFSA on the web.

Phillips' Federal School Code is G22372  
Web address: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)



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5445 Balboa Boulevard - Encino, California 91316  
Financial Aid: 818.386.5635 - Admissions: 818.386.5660 - Fax: 818.386.5699  
Web: [www.pgi.edu](http://www.pgi.edu) - Email: [admit@pgi.edu](mailto:admit@pgi.edu)



*A professional school of psychology*

## Financial Aid Information



unique.  
knowledge.  
commitment.  
imagination.  
diversity.  
experience.  
compassion.  
tradition.



# STUDENT FINANCIAL AID PROGRAMS

We are very pleased that you are considering continuing your education at Phillips Graduate Institute.

We know that financing graduate education is a concern for many prospective students and want to inform you of the options available to you.



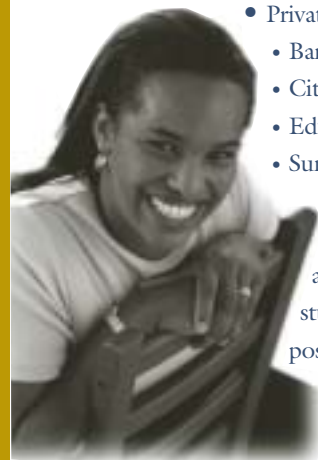
To help guide you through the process, this brochure includes information about federal and private funding resources and payment options available to graduate and professional students enrolled at Phillips.



We hope this information will help you turn your dreams for higher education at Phillips Graduate Institute into reality.

## Phillips Graduate Institute Financial Aid Affiliations and Options

- Federal Stafford Student Loans
  - Subsidized
  - Unsubsidized
- Federal Work-Study Program
- Phillips Scholarship Funds
  - Presidential Scholarship
  - Edwin S. Cox Scholarship
  - Phillips/CalFam Alumni Association Scholarship
- California Association of Marriage and Family Therapists (CAMFT)
  - Educational Foundation Scholarship
  - Scholarship Commemorating Ronald D. Lunceford
  - Scholarship Commemorating Clinton E. Phillips
- The American Psychological Association of Graduate Students (APAGS) Scholarships
  - David Pilon Scholarship for Training in Professional Psychology
  - Scott Mesh Honorary Scholarship for Research in Psychology
  - Ellin Bloch and Pierre Ritchie Honorary Scholarship
  - Nancy B. Forest and L. Michael Honaker Master's Scholarship for Research in Psychology
- JVS Jewish Community Scholarship Fund
- USA Funds Access to Education Scholarships
- Additional Scholarship Opportunities Via: [www.fastweb.com](http://www.fastweb.com)
- Monthly Payment Plans
  - Private/Alternative Loans
    - Bank of America Graduate Loans
    - Citi Assist
    - Educaid Subsidized Loans
    - SunTrust Bank EMAX Loan



The Office of Financial Aid is continually seeking additional funding sources and opportunities for our students. Information about these sources will be posted on our website at [www.pgi.edu](http://www.pgi.edu) as information becomes available.

## Federal Financial Aid Student Eligibility Requirements

- Be a U.S. citizen or eligible non-citizen
- Have demonstrated financial need
- Attend a participating college
- Be working towards a degree or certificate
- Be making satisfactory academic progress
- Not owe a refund on a federal grant or be in default on a federal education loan
- Registered with Selective Service (if required)



## Free Application Opportunities

- Federal Application for Student Aid (FAFSA) forms are available in the Office of Financial Aid or on the web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- Phillips Graduate Institute Scholarship Funds applications are available in the Office of Financial Aid or on our website at [www.pgi.edu](http://www.pgi.edu).
- Information about the CAMFT scholarship programs is available at [www.camft.org](http://www.camft.org) (Educational Opportunities Section).
- JVS Jewish Community Scholarship Fund application information is available at [www.jvsla.org](http://www.jvsla.org).
- Information about the APAGS scholarship programs is available at [www.apa.org/apags/](http://www.apa.org/apags/).
- To learn more about the USA Funds Access to Education Scholarship program, refer to [www.usafunds.org](http://www.usafunds.org).
- Free information and applications for a variety of additional scholarship programs are available at [www.fastweb.com](http://www.fastweb.com).
- Private/Alternative Loan Applications and information about Monthly Payment Plan options are available by contacting our Office of Financial Aid.

## Please Remember...

An application is the first step in applying for student financial aid, and generally, it is best if you submit your application as soon as possible. If you need assistance in completing your Federal Application for Student Financial Aid (FAFSA) contact our Office of Financial Aid at (818) 386-5635 or [financialaid@pgi.edu](mailto:financialaid@pgi.edu).