

Pitzer College Financial Aid Student Guide 2025-26



Introduction

As you plan for your education at Pitzer College, understanding how financial aid works is an important part of the process. This handbook is here to help you and your family navigate the financial aid process with clarity and confidence. You will find information about how to apply for aid, how eligibility is determined, the types of financial assistance available, and the steps required to maintain your aid throughout your time at Pitzer.



During the first two weeks of the fall semester, all financial aid recipients are required to attend a mandatory Financial Aid Orientation. This orientation will review key information from this guidebook and serve as additional overview.

Some of the information in this handbook may not apply to your specific situation. To assist you, we have included guidance for various student groups, including domestic and international students, dependent and independent students, and students who are entering Pitzer as first-year, transfer, or New Resources (NRS) students.

Please keep in mind that financial aid policies can change. This handbook outlines the policies that apply specifically to the 2025–26 academic year. For future updates or additional details, please visit the *Financial Aid* section of the Pitzer College website.

If you have any questions after reviewing this handbook, you are encouraged to contact the Office of Financial Aid. We are here to support you throughout your time at Pitzer and are always happy to assist.

Contact Us	Phone	909.621.8208
	Fax	909.607.1205
	Email	financial_aid@pitzer.edu
	Website	www.pitzer.edu/offices/financial-aid

Meet the Staff	Mike Tocydlowski	Director of Financial Aid
	Nancy Medina	Senior Associate Director of Financial Aid
	Catherine Acosta	Senior Assistant Director of Financial Aid
	Carina Salgado	Financial Aid Counselor
	Carla Hernandez	Financial Aid Office Manager

All pictures in this guidebook are courtesy of the Office of Admission or Pitzer College.

Dates & Terms

Key Dates

June 27: Last day to submit financial aid documents in order for aid to appear on first bill for fall.

July 7: Final day to sign-up for monthly payment plan through Student Accounts

July 11: First bill for fall 2025 is released by Student Accounts through CASHNet.

August 1: Bill for fall 2025 due.

August 11: Final day to decrease meal plan for fall semester.

August 25: Financial Aid for fall disbursed (paid) to Student Account.

September 8: Last day to add/drop for tuition or financial aid adjustments.

September 12: Final day to waive-out of Student Health Insurance (SHIP).

September 15: Sibling College Verification form or extension request due (if applicable).

March 2: Financial Aid renewal deadline.
December 1: Bill for spring 2026 due.

December 11: First bill for spring 2026 is released by Student Accounts through CASHNet.

January 6: Final day to decrease meal plan for spring semester.

January 20: Financial Aid for spring disbursed (paid) to Student Account.

February 3: Last day to add/drop for tuition or financial aid adjustments.

Key Terms

Cost of Attendance (COA) is the total estimated cost of attending Pitzer for one year. The COA includes both direct costs and indirect costs. The COA is used to determine aid eligibility and may vary from your actual costs.

Disbursement is when financial aid is paid (disbursed) to your Student Account as a payment. Disbursement typically occurs close to the start of classes each semester.

Direct Costs are charges that are directly billed to your student account, such as tuition, fees, housing and food.

Indirect Costs are expenses such as books, travel and personal expenses associated with attending school. They are not charged directly and vary from student to student.

Expected Family Contribution (EFC) is a measure of the student's and family's ability to contribute toward the cost of the student's education. At Pitzer, this is determined by the information provided on the FAFSA, CSS Profile, and tax documents.

Financial Need, also known as aid eligibility, is the difference between the COA and the EFC.

Financial Aid Package is the total amount of aid the student is offered by Pitzer. The aid package is typically a combination of different types of aid (scholarship, loan, work study) from various sources (federal, state, Pitzer, private).

Student Aid Index (SAI) is the measure of the student's and family's ability to contribute toward the cost of education based on information provided on the FAFSA.

Reapplying for Aid

Financial aid at Pitzer is **need-based**, meaning your aid eligibility is reviewed each year and is subject to change based on the income and asset information you provide on your yearly application(s).

Students interested in financial aid must submit the FAFSA, CSS Profile, and tax documents each year by **March 2**.

Our office will send reminders to students via their Pitzer email regarding the deadline and requirements. Monthly reminders start in December and continue until all documents have been received and processed. All students have access to view their financial aid requirements through their Student Portal. In addition, our office will send a reminder postcard to the student's home address over winter break.

International Students

Starting in the 2024-25 academic year, international students who applied for financial aid during the admission process do not need to re-apply for financial aid. Financial aid information for international students will automatically be processed each academic year. International students who experience significant changes in their financial circumstances may have their aid re-determined by submitting all renewal requirements.



Application Requirements

FAFSA

Federal aid eligibility is based on the information you provide on the Free Application for Federal Student Aid (FAFSA). To be considered for federal aid, a student must:

- Be a U.S. citizen, permanent resident or eligible non-citizen
- Have a valid social security number
- Have a high school diploma or a GED certificate
- Be enrolled at least half-time (at least 2 course credits)
- Maintain satisfactory academic progress (see page 20)
- Be admitted as a degree-seeking student
- Meet other eligibility requirements as mandated by federal law

CSS Profile

Pitzer aid eligibility is based on the information you provide on the CSS Profile, an online application administered by the College Board.

The CSS Profile has a \$25 application fee, which may be waived for students that meet certain criteria as determined by the College Board. For the 2025-26 academic year, students with family incomes below \$100,000 are eligible for a fee waiver.

CSS Profile Noncustodial

Students whose parents are divorced/separated must also have their noncustodial parent submit a CSS Profile. If this requirement was waived during your first year at Pitzer, no further action is required on your part.

Students whose aid includes noncustodial information must continue to provide this information. If circumstances regarding the noncustodial parent change, please contact our office.

2023 Tax Documents

To verify the information provided on the FAFSA and CSS Profile, Pitzer requires copies of all tax documents. These should be uploaded to the College Board's Institutional Documentation Service (IDOC), a secure electronic portal. Students have access to IDOC after submitting their CSS Profile for that year.

- **US tax filers** must submit their entire 2023 federal tax return with all schedules, statements, W-2s and business tax returns.
- **Non-US tax filers** must submit 2023 tax documents or earnings statements showing income and source. All documents require third-party translation.
- **Non-tax filers** should submit a Non-Filing Statement along with any 2023 W2(s) or 1099(S) statements (if applicable).

Dependent Students

Parent tax documents are required for dependent students (including the noncustodial parent, if applicable). Dependent students must also provide copies of tax documents for themselves (if applicable).

Independent Students

Independent students must submit tax documents for themselves and their spouse (if applicable).



Cost of Attendance

The Cost of Attendance (COA) is the total estimated cost of attending Pitzer for one academic year. It typically includes direct costs and indirect costs. Below is the 2025-26 Cost of Attendance:

Budget Item	On-Campus	Off-Campus	At Home w/ Family
Tuition	\$67,484	\$67,484	\$67,484
Student Activity Fee	\$308	\$308	\$308
Housing & Food	\$22,926	\$17,840	\$11,832
Books & Supplies	\$1,100	\$1,100	\$1,100
Personal Expenses	\$1,300	\$1,300	\$1,300
Total	\$93,118	\$88,396	\$82,024

Direct Costs

Direct costs are charges billed to your Student Account, such as tuition, fees, and on-campus housing and food. These are also referred to as billable expenses.

Tuition & Fees

Most students are billed for full-time tuition, which is enrollment in 3 to 5 courses. Your COA assumes full-time enrollment, unless we are notified otherwise.

Students enrolled part-time (fewer than three course credits) have their aid pro-rated to reflect reduced costs of tuition. Please visit the *Student Account* section of the Pitzer website for complete tuition breakdown.

All students are charged a Student Activity Fee, which helps fund the Student Senate and supports various campus events, programs, and student initiatives.

Some 5C classes charge course fees ranging from \$50 to \$300 per semester. Students with need-based institutional aid may receive course fee grants to help with this cost. These grants apply to academic course fees only; PE fees are not funded by financial aid.

Housing & Food

Pitzer has three different COAs depending on the student's housing status. These COAs are meant to reflect the typical expenses associated with living on campus, living off campus, or living at home.

Living on campus includes the cost of housing in the residence halls or Claremont Collegiate Apartments (CCA) and the 19-meal plan.

Living off campus includes the cost of rent and food, based on average expenses. If approved to live off-campus (by housing) you will only be billed for tuition and fees. The off-campus budget reflects the lower cost of renting compared to living on campus.

Living at home with family includes the cost of living at home and commuting. Dependent students approved to live at home receive a lower housing budget, which reduces financial aid to reflect the lower cost.

Cost of Attendance

Indirect Costs

Indirect costs are college-related expenses not billed by Pitzer. While amounts vary, these costs are included in your COA to determine aid eligibility. Work-study often helps cover these expenses.

Transportation

A transportation allowance of \$50 to \$500 per semester is included in your COA based on estimated travel from your home to Pitzer. This does not include travel during breaks and may differ from your actual expenses.

Students living off campus or at home receive a flat \$225 per semester to help cover commuting costs.

Direct Loan Fee

A \$25 Direct Loan Fee is added to your cost of attendance each semester to reflect the federal loan origination fee deducted from your loan (if you borrow). Students with financial need may receive a grant to replace this loss.

Books, Supplies, & Personal

The COA includes a \$550 books and supplies allowance and a \$650 personal expenses allowance per semester. These are estimates for typical out-of-pocket costs like course materials, toiletries, laundry, and other basics.

The Huntley Bookstore accepts cash, checks (with ID), and major credit cards. Students with high financial need may qualify for a \$500 bookstore advance, allowing purchases to be charged to the Student Account. Eligible students will be notified each semester by the Student Accounts Office.

Other Costs

Below are additional fees that you may incur that are not part of the standard COA.

Health Insurance

All enrolled students must have health insurance and are automatically enrolled in Pitzer's Student Health Insurance Plan (SHIP), billed at \$3,219 for 2025–26. Students with comparable coverage may waive SHIP by completing the waiver process by September 12.

Out-of-state students with high financial need receive a SHIP Grant to cover this cost. If you are unable to waive SHIP and did not qualify for the grant, contact the Office of Financial Aid for other financing options.

Students with outside scholarships may use those funds toward SHIP (see page 12). The full SHIP fee is charged in the fall semester.

Miscellaneous Fees

Other fees that may appear on your Student Account may include, but is not limited to:

- Course Overload Fee: \$220 charged to students enrolled in more than 5 course credits. This fee is applied after the census date each semester.
- Parking Permit: \$75 fee for registering a vehicle on campus.
- Late Registration Fee: \$150 charged to students who enroll in one or more courses after the add/drop date.
- Late Payment Fee: \$50 charged each month for overdue balances.

These fees may appear on your Student Account and are generally not covered by financial aid.

Aid Eligibility

Financial aid helps bridge the gap between the cost of attendance (COA) and the Expected Family Contribution (EFC). The EFC is calculated annually using the FAFSA, CSS Profile, and tax documents, reflecting a family's available income and assets for college costs.

Parent Contribution

The parent contribution is based on your parent(s)' income and assets.

Income: Calculated from total income (taxed and untaxed), taxes paid, and standard living allowance.

Assets: Includes cash/savings, investments, businesses, family home, and other real estate. All assets (liquid and non-liquid) are assessed equally, and a percentage of total assets is used to determine the contribution.

Student Contribution

The student contribution is based on income and assets. It includes a minimum summer earnings contribution of \$1,700 (reduced to \$500 for high-need students) and 20% of total student assets (cash, savings, investments, etc.).

Divorced/Separated Parents

Pitzer requires all parents (biological, adoptive, and stepparents) to participate in the financial aid process.

If biological/adoptive parents are divorced, separated, or never married and living apart, the parent who provides the most financial support is the **custodial parent**. By default, the other parent is the **noncustodial parent**.

The parent contribution is based on the income and assets of both custodial and noncustodial households.

Factors that Affect EFC

Many factors can affect your Expected Family Contribution (EFC) annually. If your family experiences significant financial changes or special circumstances affecting your ability to pay, please include them in your application. Below are factors that can affect financial aid:

- Change to parent income or assets
- Change to student income or assets
- Change to parent marital status
- Change to family size
- Change to siblings' college enrollment

Appeals

Families may request a reconsideration of a student's financial aid package if:

- Special circumstances were not included on the initial application(s)
- Significant changes occurred since submitting the initial application(s)

Common reasons for appeal include:

- Loss of employment or income
- One-time source of income
- Recent divorce or separation of parents
- High medical, dental, or vision expenses
- Elder care expenses
- Natural disasters

Students and parents who wish to appeal should contact the Office of Financial Aid and refer to the Appeal Application in the *Forms* section of the Financial Aid website.

Your Financial Aid Package

Most financial aid packages include three types of aid: scholarships, loans, and work-study funds. Financial aid awards are released on a rolling basis from June through August. Because counselors review applications in the order they are received, it is important to submit all materials on time. Additional documents may be requested at any point during the review process. Once your application review is complete, you will receive an email notifying you that your aid information is available to view on your Student Portal.

Traditional & Transfer Students

The Office of Financial Aid calculates your financial need by subtracting your EFC from your total COA. Your need is met with a federal loan, work-study, followed by grants/scholarships.

New Resource Students

The Office of Financial Aid calculates your financial need by subtracting your EFC from the cost of tuition and fees. This need is met with a federal loan, followed by grants/scholarships. **NRS students are not eligible for federal work-study.** While financial aid does not cover housing, food, books, personal, or other expenses, NRS students may request additional loans to help with some of these costs. Please contact the Office of Financial Aid for additional details.

International Students

All international students who are eligible for need-based aid are awarded \$2,400 in institutional work-study to help meet the cost of books, supplies, and personal expenses. **International students are not eligible for loans;** as a result, loan funds are not included in their financial aid packages.

AB540 Students

AB540 students are not eligible for federal loans or work-study, and thus their financial need is fully met through grants and scholarships.



Your Financial Aid Package



Loan Allocation

As you progress toward your degree; there is an expectation that you take more responsibility for your educational costs.

Therefore, your subsidized loan and work-study amounts (also known as self-help aid) increase from year to year. The subsidized loan limits for students for the 2025–26 academic year are noted in the table. These yearly loan limits represent the maximum federal subsidized loan eligibility (see page 14 for additional loan details).

	Traditional & Transfers	NRS
First-year	\$3,500	\$3,000
Second-year	\$4,500	\$4,000
Third-year	\$5,500	\$5,000
Fourth-year	\$5,500	\$5,000

Accepting/Declining Aid

Scholarships & grants are automatically accepted on your behalf and the information is sent over to Student Accounts as an expected credit. Outside Scholarships differ from Pitzer Grants in that they must be reported through the Outside Scholarship Notification Form. This form informs our office of incoming aid and how to coordinate it with your financial aid package. Through this form, you may also indicate what you would like your outside scholarship to cover. Often times, outside scholarships are able to cover the Student Health Insurance fee or the purchase of a laptop.

Loans must be accepted, declined or reduced via the Self-Help Agreement before we can send the loan information to Student Accounts. If you decline part or all of your loan, these funds will not be replaced with other assistance. Declining or reducing your loan for this year does not affect your loan eligibility in future years.

Work-study must also be accepted, declined or reduced via the Self-Help Agreement. Work-study funds are earned throughout the year and not paid directly to your student account. Work-study does not reduce the amount you owe to the College on your bill. If you decline your work-study, it cannot be reinstated later in the year and will not be replaced with other assistance. Declining or reducing your work-study for this year does not affect your work-study eligibility in future years.

Grants & Scholarships

Grants and scholarships are aid that does not need to be repaid and may be need- or merit-based. Most Pitzer grants are need-based and pro-rated for less than full-time enrollment. Funds are applied directly to the student's account and split evenly between semesters.

Federal Pell Grant

The Federal Pell Grant is funded by the US Department of Education (ED) and administered by Pitzer. Eligibility for this grant is based on criteria set by ED and the FAFSA Student Aid Index. For the 2025–26 academic year, awards may range from \$740–\$7,395. This grant is pro-rated for students enrolled less than full-time.

FSEOG

The Federal Supplemental Educational Opportunity Grant (SEOG) is funded by the Department of Education (ED) and administered by Pitzer. Eligibility for this grant is based on criteria set by ED. Priority for this grant is reserved for students with high financial need who are also eligible for a Pell Grant. Award amounts can vary from year to year based on available funding with a maximum award amount of \$4000.



Cal Grant

Cal Grants are awarded by the California Student Aid Commission (CSAC) to California residents based on eligibility requirements set by the State of California.

The Cal Grant program offers Cal Grant A and B funds for \$9,358. Students eligible for the Cal Grant B are also awarded an Access Award for \$1,648. For additional information about all Cal Grant programs, please visit the CSAC website: www.csac.ca.gov

Every Pitzer student who is a California resident and receives financial aid is required to submit their FAFSA by March 2 each year to qualify for a Cal Grant. Pitzer will automatically submit GPA information direct to CSAC for Cal Grant consideration. Cal Grant funds replace Pitzer Scholarship, dollar-for-dollar.

Pitzer Opportunity Grant

The Pitzer Opportunity Grant (POG) is available to middle and low income families who meet specific requirements:

California Residents

Pitzer College will cover 100% of tuition for students with an annual household income and family assets of \$120,000 or less, or who qualify for a Cal Grant (restrictions apply).

Out-of-State Residents

Pitzer College will cover 100% of tuition for students with an annual household income and family assets of \$120,000 or less.

Grants & Scholarships

Need-Based Scholarship

Pitzer scholarships are need-based and awarded through review of the student's financial aid application. Award amounts may vary annually based on each year's application. Scholarships include the Pitzer Scholarship, New Resources Scholarship, and donor-specific named awards. All scholarships are prorated for students enrolled less than full-time.

Merit Scholarships

Pitzer College has two merit scholarships that are awarded by the Office of Admission at the time of admission to **traditional students**.

The **Trustee Scholarship** is \$5,000 each year and is renewable for a total of four years. In order for this scholarship to be renewed, the student must be in good academic standing, enrolled at least half-time and making satisfactory academic progress (see page 20).

The **Academic Achievement Scholarship** is a one-time scholarship offered during the student's first year. Only one Academic Achievement Scholar is selected each year. This scholarship ranges from \$1,500 - \$2,500 based on available funding.

Tuition Exchange

Pitzer participates in the Tuition Exchange (TE) program, which offers competitive scholarships to dependents of eligible faculty and staff at participating institutions. Only two students are selected each year.

For 2025-26, the TE scholarship is \$43,000. This amount is determined annually by the Tuition Exchange program and may increase each year.

Outside Aid

Pitzer encourages students to pursue outside scholarships, tuition benefits, veteran benefits, and AmeriCorps awards to help fund their education. These resources must be reported to the Office of Financial Aid. If you are receiving outside aid that is not reported on your financial aid notification letter, please complete the Outside Scholarship Notification form, available under *Forms* on the Financial Aid website.

Outside Aid Policy

Federal regulations require that all outside resources be coordinated and incorporated with your Pitzer financial aid package. Outside aid is **not added on top of your current financial aid package** and does not replace your family contribution.

Sending Checks

If you received a scholarship check and it was made payable to you, please report this scholarship directly to the Office of Financial Aid via email with the name of the organization and the amount awarded to you for the academic year. Checks made payable to you should be given to the Office of Financial Aid so we can pay the funds to your student account.

Checks made payable to Pitzer will be disbursed to your student account after we have received the check from the organization. Please send checks to:

Pitzer College
Office of Financial Aid
1050 N. Mills Avenue
Claremont, CA 91711

Loans

Federal Direct Student Loans

A loan is a type of financial aid you borrow now and repay later. Most loans do not have to be repaid until after the student graduates or ceases enrollment at Pitzer.

Subsidized Loans

These are need-based loans where the federal government “subsidizes” (pays) the interest during periods of enrollment. This means that interest does not accrue while the student is enrolled. **Traditional and transfer students** who receive need-based financial aid are usually packaged with their maximum subsidized loan eligibility each year.

Unsubsidized Loans

Unlike the subsidized loan, these loans are not need-based. Interest accrual for this loan is immediate and accrues while enrolled. Students ineligible for a subsidized loan are packaged with an unsubsidized loan. Additional unsubsidized loan funds may be available. Please contact the Office of Financial Aid for maximum unsubsidized loan eligibility.

Interest Rate & Fees

For the 2025–26 academic year, both the Federal Direct Subsidized and Unsubsidized loans have an interest rate of 6.39% and an origination fee of 1.057%. The Department of Education deducts the origination fee from the loan before funds are disbursed (paid) to the student’s account.

Eligibility

All students who want to borrow federal loans must complete the FAFSA. Students must also meet general eligibility requirements as listed on page 5.

Borrower Requirements

All first-time borrowers are required to complete a **Master Promissory Note and Entrance Counseling** online at www.studentaid.gov. These requirements are requested once during your first-year.

Each year, all students offered a Federal Direct Loan are required to complete a **Self-Help Agreement** to accept, reduce or decline their loan. This form is available on the Financial Aid website under *Forms*.

When you graduate or leave Pitzer, you are required to complete Exit counseling, also available at www.studentaid.gov.

Repayment & Deferment

Repayment of Direct Loans begins six months after the student graduates, leaves school or drops below half-time enrollment (two course credits).



Loans

Federal Direct Student Loan

When borrowing through the Federal Direct Loan program, note that the Department of Education sets both annual and lifetime (aggregate) borrowing limits.

Annual Borrowing Limits

Annual borrowing limits refer to the maximum amount you can borrow each academic year. These amounts typically increase as you progress in school.

Grade Level	Dependent Student	Independent Student
First-year	\$5,500, of which up to \$3,500 may be subsidized	\$9,500, of which up to \$3,500 may be subsidized
Second-year	\$6,500, of which up to \$4,500 may be subsidized	\$10,500, of which up to \$4,500 may be subsidized
Third-year	\$7,500, of which up to \$5,500 may be subsidized	\$12,500, of which up to \$5,500 may be subsidized
Fourth-year	\$7,500, of which up to \$5,500 may be subsidized	\$12,500, of which up to \$5,500 may be subsidized

Lifetime Borrowing Limits

Lifetime borrowing limits, also known as aggregate limits, are the maximum you can borrow over the course of your undergraduate and graduate career.

Dependency Status	Subsidized Maximum	Total Maximum
Dependent Students	\$23,000	\$31,000
Independent Status	\$23,000	\$57,500

Loans

Federal Direct Parent PLUS Loan

The PLUS Loan program allows eligible parents to borrow up to the cost of attendance, minus any aid the student receives. For the 2025–26 academic year, the interest rate for this loan is 8.94% and the origination fee is 4.228%; interest accrual is immediate. Repayment begins 60 days after spring disbursement but may be deferred.

Borrower Requirements

- Student must complete a FAFSA. This is a yearly requirement.
- Complete a **Federal Direct PLUS Loan Application** online at www.studentaid.gov. This is a yearly requirement.
- First-time parent borrowers must complete a **Master Promissory Note (MPN)** online at www.studentaid.gov. This is a one-time requirement.
- Complete the **Direct PLUS Loan Request** form. This form is emailed to the parent borrower after we review the PLUS Loan Application. This is a yearly requirement.

Private Loans

Alternative loans, also known as private loans, provide additional financial support beyond federal aid to bridge the gap between the cost of attendance and the student's financial aid package. Consider these loans only after reviewing all other available forms of financial aid.

Interest rates, origination fees, and repayment terms for private loans vary widely and are determined by the lender. Most private lenders require a co-borrower, and interest rates are based on the creditworthiness of the borrower and/or co-borrower. Interest rates can fluctuate monthly or quarterly, and there may not be a maximum cap on interest rates. Pitzer offers two tools to help families compare and shop around for private loans.

FASTChoice

FASTChoice lets you compare private loan terms and rates before applying. After selecting a lender, you can complete your application directly. The tool provides unbiased, comprehensive information with no preference toward any specific lender.

Sparrow

Sparrow allows students and co-signers to submit one credit application and receive offers from multiple lenders. You can compare interest rates, choose a lender, and complete the process without submitting multiple applications. Lenders are selected based on data to ensure competitive rates.

Visit the *Loans* section of the Financial Aid website for additional information regarding these tools.

Work-Study

Work-study allows students to contribute to their educational costs by working on campus or in select off-campus jobs. Unlike other forms of financial aid, students earn work-study funds and receive them directly, rather than as a credit to their student account. Students and their families should decide whether to use these earnings to pay the bill or cover other educational expenses.

Work Study Allotment

Work Study is awarded on the basis of financial need. All students receive notification of their eligibility and allotment through their financial aid notification letter.

Finding a Job

Work-study jobs are available on campus and at approved off-campus nonprofit agencies. All jobs are posted by Career Services on Handshake (<https://pitzer.joinhandshake.com/login>). Career Services also organizes an on-campus job fair during the first week of the semester where students can meet potential employers. Students interested in student employment are responsible for seeking employment. While, employers are highly encouraged to hire work-study recipients, jobs are not guaranteed.

Required Documentation

All new student employees must complete hiring paperwork with the Office of Human Resources prior to starting work. In addition, all students must provide documentation verifying their eligibility to work in the US. This is generally a current, non-expired passport. Students may also use other documentation, such as the combination of a photo ID (driver's license or state-issued ID), along with an original Social Security card or original birth certificate. Students must **present original documentation to the Office of Human Resources. Copies will not be accepted.** Please reference www.uscis.gov/i-9 for complete documentation requirements.

Hours & Earnings

Students can generally work 5 hours per week during the academic year before earning their full work-study allotment. The amount you earn through student employment is based on the total number of hours you work for all jobs combined. Your earnings are yours to spend as you see fit. Many students use their earnings to pay for books and personal expenses. However, you may also use your earnings to help pay your student account balance.

Paychecks

Students are paid every other Friday (bi-weekly) through paycheck or direct deposit for the hours worked the previous two weeks. Please inquire with the Office of Human Resources to set-up Direct Deposit.

International Students

International students who receive Institutional Work-Study must apply for a Social Security number in order to work in the US. International students can contact Director of International Programs, Todd Sasaki (todd_sasaki@pitzer.edu) for help in applying for a Social Security number.



Study Abroad Programs

Study Abroad (Semester)

Financial aid is available for students studying abroad through a Pitzer-approved program for a semester or academic year. Students pay standard tuition, a \$600 travel fee, and a program fee covering housing, food, and student activities. Aid generally matches what students receive on campus.

The Office of Financial Aid covers only one Study Abroad Travel Fee. Students studying abroad multiple semesters must pay any additional travel fees themselves.

Traditional & Transfer Students

- Most students are packaged with additional grant aid to cover the \$600 Study Abroad Travel Fee.
- Students do not receive work-study for the semester they are abroad. Instead, the work-study portion of aid is replaced by grant assistance, which is paid directly to the student's account.

New Resource Students

NRS receive financial aid to cover up to the cost of tuition, the \$600 travel contribution and the student activity fee. The housing and food component of the program fee is not covered. Many NRS who decide to study abroad borrow additional loans through the Federal Direct Loan program to help with expenses.

Summer Study Abroad

Financial aid for summer study abroad helps cover the comprehensive fee, which includes tuition, fees, housing, and food. Our office automatically reviews eligibility, usually in late April. No separate application is needed, but students receiving aid must sign a form confirming they understand the policy below:

Traditional students

For traditional students, aid eligibility covers eight full-time semesters. Participating in summer study abroad uses half a semester of this eligibility. After returning, funding continues part-time (two course credits) for one semester, typically during the last semester of senior year. Students enrolled in more than two course credits are responsible for the additional cost.

Transfer Students

Transfer students receive a pro-rated number of semesters based on their admission status. Summer study abroad uses half a semester of their eligibility. Upon return, they receive half-time funding (two course credits) for one semester, usually their final semester at Pitzer. Students enrolled in more than two course credits are responsible for the additional cost.

New Resource Students

For NRS students, financial aid is based on a specific number of course credits set at admission. Summer study abroad uses the equivalent of two course credits toward their total aid eligibility.



Student Account Information

The Office of Student Accounts manages billing and payments. Semester bills are posted online via CASHNet on July 11 for fall and December 11 for spring, **with payment due on the 1st of each month.**

Payment Plans

Pitzer offers two ways to pay your bill: the Monthly Payment Plan or the Full Payment Plan. The **Monthly Payment Plan** lets you pay in eight installments (four per semester) with no interest or fees. The **Full Pay Option** requires payment of the full semester charges at the start of each term.

- Fall bills available: July 11
- Full fall payment or 1st monthly installment due: August 1 (monthly payments due August through November)
- Spring bills available: December 15
- Full spring payment or 1st monthly installment due: January 1 (monthly payments due January through April)

Payments received after the due date may incur late fees and could impact your enrollment.

Calculating your Payment

To estimate your balance, begin by adding your total billable charges: tuition, fees, housing, your selected meal plan, and health insurance. Students are charged for the meal plan they choose (5, 12, 14, 16, or 19 meals). Health insurance is added automatically and must be actively waived (see page 7). SHIP is only charged in the fall semester.

Then subtract any scholarships and grants listed on your financial aid letter, followed by any loans you plan to accept. Do not subtract aid that is not listed on your aid letter. Do not subtract work-study, as it is earned through employment during the academic year and is not directly applied to your bill.

Financial Aid on Bills

Financial aid is disbursed (paid to your student account) as early as 10 days before the start the first day of classes each semester. Before then, aid appears as “estimated financial assistance” at the bottom of your billing statement. This allows you to see the balance owed after aid is applied. “Estimated financial assistance does not appear in CASHNet activity and is not itemized on the bill until it is paid. Please note, federal and state aid take longer to disburse (pay); not all your aid will disburse at the same time.

Missing documents will delay financial aid and prevent it from appearing on your billing statement or in CASHNet. Please submit all documents in a timely manner. Students who do not complete all financial aid requirements by October 1 (fall) or March 1 (spring), will have estimated aid removed from billing and will be responsible for any resulting balance.

EXAMPLE	Fall Semester	Spring Semester
Tuition	\$33,742	\$33,742
Student Activity Fee	\$154	\$154
Housing	\$6,492	\$6,492
Meal Plan	\$4,971	\$4,971
Health Insurance	\$3,219	\$0
Total Charges	\$48,578	\$45,359
Grants & Scholarships	\$30,000	\$30,000
Loans	\$1,750	\$1,750
Estimated Payment	\$16,828	\$13,609

Policies

This is a brief overview of important financial aid policies to keep in mind throughout your time at Pitzer. For full details and additional information, visit *Policies* of the Financial Aid website.

Student Privacy & FERPA

The Federal Educational Rights and Privacy Act prevents the Office of Financial Aid from discussing financial aid matters with anyone other than the student without the student's written consent. To request a release of your financial information to a noncustodial parent, scholarship organizations, legal guardians, etc., please complete our Financial Aid Information Release form.

Emailing Parents/Others

The Office of Financial Aid does not email parents. We encourage students to share information with their parents to assist in the application process and keep them informed.

No Aid Applicants Policy

Domestic students who did not request financial aid at admission are not eligible for institutional aid for their first two academic years but may still qualify for federal or state aid if eligible.

International students who indicate they are not seeking aid on the Common Application cannot request institutional aid at any point during their time at Pitzer.

Dependency Status

Students admitted as dependent remain so for institutional aid throughout their time at Pitzer. For federal aid, Pitzer follows FAFSA guidelines to determine dependency. Qualifying as independent for federal aid does not guarantee independent status for institutional aid. If your family circumstances change significantly while enrolled, contact our office to discuss your options.

Semesters of Aid Limit

First-time, first-year students can receive Pitzer aid for up to eight full-time semesters or 36 courses, whichever comes first. This requires an average of four courses per semester to graduate on time.

Transfer student aid eligibility is prorated based on their academic standing at admission. For example, a second-year transfer has six semesters of aid eligibility, based on the standard eight semesters to graduate.

New Resource Student eligibility is prorated based on the remaining courses needed to reach the 32-course degree requirement. For example, a student entering with 10 courses receive aid for 22 courses.

Changes to Enrollment

Financial aid eligibility depends partly on enrollment and total credits.

Status	Courses	Aid Impact
Full-Time	3 - 5	Eligible for full financial aid
Half-time	1.50 - 2.99	Aid eligibility may decrease
Less than half-time	0.25 - 1.49	Ineligible for most financial aid

Students can adjust enrollment (without issues) during the first 10 days of each semester (September 8 for fall, February 2 for spring). After these deadlines, aid is not increase for added courses nor decrease for dropped courses. Dropping courses may affect your ability to graduate within your aid timeframe (see page 20).

Satisfactory Academic Progress

The Department of Education requires Pitzer College to monitor the academic progress of all students on federal financial aid. Pitzer also monitors the academic progress of students receiving state and institutional aid. SAP for federal, state and institutional eligibility monitors three components: qualitative, quantitative and maximum timeframe.

Qualitative (grade-based)

For qualitative progress, we review the student's GPA. To meet this requirement, a student must have a 2.0 GPA at the end of each semester and cumulative 2.0 GPA at the end of two years of attendance.

Quantitative (time-based)

For quantitative progress, we monitor the pace at which a student completes their degree. Pace (or completion rate) is determined by taking the total number of course credits the student successfully earned divided by the total number of course credits the student attempted:

$$\frac{\text{cumulative courses earned}}{\div \text{cumulative number of course attempted}} = \text{pace of progression}$$

To meet this requirement, the student must have a cumulative pace of progression rate of at least 67% at the end of each semester.

Maximum Timeframe

For the maximum timeframe requirement, we monitor the amount of time it takes a student to complete their degree.

Federal Maximum Timeframe

The maximum timeframe for **federal aid programs** is whichever occurs first:

- Received aid for 12 full-time semesters
- Successful completion of a degree program

Pitzer Maximum Timeframe

The maximum timeframe for Pitzer aid is based on the student's enrollment status at the time of admission.

Traditional students are eligible to receive Pitzer aid for a maximum of eight full-time semesters. To complete a degree within this timeframe, students must complete an average of four course credits per semester over eight semesters.

Transfer students have their semesters of Pitzer financial aid eligibility pro-rated based on their academic standing at the time of admission. For example, a student who enters Pitzer as a second-year has a maximum timeframe of six full-time semesters. This calculation is based on the standard eight full-time semesters required to complete a degree. To complete a degree within this timeframe, students must complete an average of four course credits per semester once enrolled at Pitzer.

New Resource Students have a prorated timeframe based on the number of course credits remaining to reach the 32 required credits to earn a bachelor's degree. For example, a student who enters Pitzer with 10 course credits will receive institutional aid for 22 course credits. This calculation is based on the standard 32 course credits required to complete a degree.

Satisfactory Academic Progress

Frequency of SAP Review

The Office of Financial Aid monitors federal, state and institutional SAP requirements at the end of each semester for all enrolled financial aid recipients.

SAP is reviewed after grades are posted by the Registrar's Office at the end of each semester. Fall semester SAP is reviewed over the winter break and notices are sent in January before the start of the spring semester. Spring semester SAP is reviewed over the summer and notices are sent in July. Summer semester SAP is reviewed at the end of summer and notices are sent in end of July.

How Courses Count

Not all courses and grades are weighted the same for Satisfactory Academic Progress (SAP). Passing grades (A, B, C, D) count toward GPA, courses completed, and attempted, while passing grades without a letter (Pass/Fail) count as completed and attempted but not GPA.

Failing grades (F) affect GPA and attempted courses but not completion. Repeated courses, transfer credits, and AP/IB credits each have specific rules for how they count toward GPA, completion, and timeframe calculations.

For complete details on how courses count, please visit the *SAP* section of our Financial Aid website.

SAP Warning

The first time a student does not meet SAP (GPA or pace) requirements, they are placed on "Financial Aid Warning". This "Warning" semester provides the student with the opportunity to regain SAP eligibility. During a "Warning" semester, students are eligible to receive federal, state and institutional funds.

Students may have multiple warning semesters during enrollment, but these cannot be consecutive.

SAP Disqualified

If by the end of the "Warning" semester the student has not met SAP (GPA or pace) requirements, they will be SAP disqualified and lose financial aid eligibility.

Disqualified students may appeal this status; if approved, aid can be reinstated for one probation semester or longer through an academic plan.

Students wishing to appeal their SAP disqualification must meet with the Office of Financial Aid to discuss the appeal process and requirements. More information is available in the *SAP* section of the Financial Aid website.

Financial Aid Probation

If the SAP Disqualified appeal is granted, the student is placed on "probation" for one semester. During the probation semester, financial aid is reinstated.

If the student does not meet SAP by the end of the "probation" semester, the student becomes ineligible for federal, state and institutional financial aid.

Other Information

Summer Session

Financial aid is available to help with the cost of up to two course credits completed at Pitzer College during the summer session. Our office will automatically review aid eligibility and notify students directly of summer session aid, typically in late April. No application is required. Information regarding financial aid is also posted on the *Summer Session* section of the Pitzer website.

- Be a Pitzer student
- Be enrolled in summer courses at Pitzer (aid is not available for courses taken at other institutions)
- Have received need-based financial aid during the 2025–26 academic year

Funds for summer session are limited and priority for funds is given to students who are behind and need summer session to catch up or meet Satisfactory Academic Progress.

Please note that financial aid is not available to assist with summer session housing and food, independent study courses, or courses taken at other colleges, including the other Claremont Colleges.

Leave of Absence

If you ever need to take a leave of absence, be sure to complete all required paperwork with the Registrar's Office to make your leave official. Depending on when you submit your leave request, you may be responsible for some charges.

Leave Before Semester Starts

If you decide to take a leave before the start of the semester, your financial aid for that semester is considered unused and does not count toward your total semesters of aid eligibility. You will also not incur any charges on your student account.

Leave After Semester Starts

If you start/attend classes (even one day), for financial aid purposes you have started the semester. This means that your aid (federal, state and institutional) will be pro-rated based on your days of attendance.

Federal financial aid will be adjusted based on a federal calculation called Return of Title IV funds (R2T4). Pitzer financial aid will also be adjusted using a similar calculation.

