

EDUCATIONAL LOAN MANUAL

PENSACOLA CHRISTIAN COLLEGE

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Revised: June 2024

Introduction

The Educational Loan Fund (Ed Loan) is designed to assist employees who desire to pursue an advanced degree or certification for professional advancement. While using Ed Loan is optional, it may be drawn on at the discretion of the participant to fund a portion of or virtually all of the costs of the program of study. As a benefit to employees continuing with the ministry, loans are forgiven over a timeframe determined by the program of study completed. Loan repayment may also be accelerated at the discretion of the participant. This manual provides a summary of the Ed Loan policies and procedures and as such is not designed to be an all-inclusive list. Pensacola Christian College may choose to amend these policies from time to time.

Contact Information

Academic Offices, A-1, Extension 2819
Ed Loan Coordinator, A-4, Extension 2327
Employee Services, AE-9, Extension 2859

How to Obtain an Ed Loan

1. Faculty interested in applying for an Ed Loan must first meet with the Academic Vice President (AVP) to discuss their plans and to determine if they qualify. (PCA faculty need PCA Administrator approval first.)
 - Those who qualify must complete and submit a Graduate Study Proposal to the Ed Loan Coordinator (Coordinator). A course listing and timeline showing a realistic plan for completing the program of study as quickly as possible must be attached.
 - A signed copy of the approved proposal will be returned to the applicant.
2. Once the proposal is approved, applicants may apply to the approved institution's program of study.
3. Once accepted into the institution's program of study, applicants sign and submit a completed Educational Loan Agreement to the Coordinator. A copy with Administrative signatures will be returned to the applicant.

How to Use the Ed Loan

1. Prior to each semester and summer, loan participants must submit a [Request to Take Graduate Classes](#) form, available under Forms/Further Education on *Faculty Portal*. This form also indicates requests for reduced teaching load and income replacement (see page 5).
 - Only one 3-credit course may be taken each fall and spring semester if teaching a full academic load.
 - Participants who are approved to take more than one 3-credit course and are unable to maintain a full teaching

load should specify on the form the amount of reduced load they anticipate needing.

- Reduced teaching load must be agreed on with the Department Chair prior to submitting the form for approval and is subject to change as schedules are finalized based on faculty availability to cover course offerings.
 - Requests for reduced load will not reduce employee benefits below their contracted level.
 - Independent Study (academic work done outside the classroom) that requires a reduced teaching load must be submitted for approval using the Request to Take Graduate Classes form. In addition, a log of daily study hours must be submitted to the Coordinator at the end of the academic period.
 - Staff must discuss their planned class schedule with their supervisors. The reduction of contract hours to take more than one 3-credit course must be approved by Employee Services.
2. To obtain funds from the loan, participants submit [Graduate Study Funding Request](#) forms to the Coordinator as needed, following the guidelines on page 3. An electronic form is available on *Faculty Portal* under Forms/Further Education.
3. At the end of each semester, participants complete Graduate Program Progress Report forms provided by the Coordinator.
- Complete and accurate information is needed including course number, course title, and credit hours earned during the reporting period as well as cumulative totals and updated anticipated completion information.
 - Grade reports, if received, should be included with the form. If a grade is not received, electronic copies of

evidence of progress (e.g. a research paper, prospectus, dissertation draft, or recital/program) should be included.

Expense Reimbursement Guidelines

1. The following Covered Expenses are completely funded by Ed Loan:
 - Required institutional and academic fees including, but not limited to, fees for registration, transcripts, ID, parking, etc.
 - Housing (If acceptable residence halls are available, only the maximum equivalent amount is funded.)
 - Required textbooks (not suggested reading)
 - Travel expenses to and from non-local colleges (greater than 50 miles from PCC) including gas, if driving, or airfare.
 - Tuition
2. The following Indirect Expenses may be covered up to 50%:
 - Car rental for travel to a non-local college
 - Costs for Dissertation or Comprehensive Project
 - Entrance Exam Fees (GRE, etc.)
 - Faxing and copying
3. The following Optional/Discretionary Expenses are not covered by the loan:
 - Childcare provided outside of PCC
 - Furniture rental
 - International travel

- Meals
- Mileage to local colleges (within 50 miles of PCC)
- Missions trips
- Regalia purchase or rental
- Special projects and/or equipment
- Telephone or cellphone charges
- Transcripts
- Travel expenses to and from graduation ceremony (including hotel)
- Typing
- Utilities
- Vehicle maintenance (oil changes, repairs, etc.)

(This list is not exhaustive. Please inquire about any expenses not mentioned above before proceeding.)

Additional Expense Reimbursement Information

1. Funds are disbursed on a reimbursement basis, and receipts must be included with the request.

Exception: Tuition and housing expenses may be submitted with an invoice showing the amount due; receipts must be submitted within 10 days after the expenses are paid.

- Expenses for coursework completed prior to acceptance into the Ed Loan program are not reimbursed without approval.

- For each out-of-town session, participants submit receipts, a summary of expenses, and refund check (if applicable) to the Coordinator within 10 days of session completion.
2. Pensacola Christian College must be reimbursed immediately for classes failed or not completed.
 3. PCC's employee benefits for dependent children are based on the employee's contract terms as a full-time or part-time employee and remain unchanged as long as all other requirements are met.

Participants attending class in the summer may use the Rawson Nursery and Sports Center Day Camp if the participant's spouse is also working at PCC. Participants are charged for these services but are permitted to request reimbursement from the loan.

4. Airline tickets covered by the loan must be approved in advance. Tickets purchased without approval are the responsibility of the participant.

Tips for purchasing airline tickets:

- Booking flights six weeks or more in advance may decrease the cost of tickets.
 - Ticket prices from Mobile or Fort Walton may be lower than those from Pensacola.
 - For flights to the West Coast, rates may be lower from New Orleans.
5. Dissertations, if required, must be submitted to the Coordinator for placement in the PCC library. Individuals may submit a bound copy at their own expense or may provide a pdf copy, in which case the Library covers binding costs. Binding additional copies is at the individual's expense.

Income Replacement

1. Income replacement may be requested for a maximum of 5 semesters and/or summers. Faculty with permission to focus on completing a program of study quickly by carrying no teaching load during the school year may request income replacement for a maximum of 1 school year and 2 summers unless an extension is approved.
 - During contract months, participants approved for reduced teaching load or reduced contract hours may request income replacement for up to 80% of lost contract salary, net of regular withholdings.
 - During non-contract months, participants may request income replacement for those dates they are attending or participating in class work. Depending on the number of credits being taken, up to 67% of the most recently completed employment contract rate, net of regular withholdings, may be requested.
 - All other requests will be reviewed on a case-by-case basis.
2. A maximum of two weeks' income replacement at 80% of the participant's contract rate, net of regular withholdings, is funded per practicum.
3. Income replacement is not available for study time for comprehensive examinations.
4. A maximum of six months' income replacement at 80% of the participant's most recent contract rate, net of regular withholdings, is funded for a prospectus, thesis, and/or dissertation. Extensions must be approved through the Coordinator.
5. Semi-monthly income replacement draws are paid by check or ACH following the normal payroll cycle. Recipients who will not be on campus when loan checks are issued must request

ACH payments or submit self-addressed stamped envelopes to the Coordinator, in advance.

Loan Forgiveness

1. Upon program of study completion, participants must submit an official transcript indicating degree conferral to the Academic Vice President.
2. Loan forgiveness begins on either July 1st or January 1st after the participant's official transcript has been received. Forgiveness continues in equal, annual installments as long as the participant remains an employee in good standing with PCC or one of its affiliates.
3. **Loan Forgiveness Terms:**
 - **Certificates and Master's degrees** that are not considered terminal are forgiven in six equal annual installments.
 - **Terminal Master's, Education Specialist, Master of Divinity, and Doctor of Ministry degrees** are forgiven in eight equal annual installments.
 - **Doctorate Degrees** are forgiven in ten equal annual installments.

Forgiveness terms are based on being classified as full-time in the participant's PCC employment contract prior to the annual forgiveness date. When the participant's employment contract reflects part-time status, the forgiveness amount is prorated accordingly (i.e. 30 hours per week equals a 25% reduction in forgiveness), and the forgiveness term is thereby extended.

Example: For a full-time employee with a loan balance of \$30,000 for a non-terminal master's degree, annual forgiveness

is \$5,000, but by becoming a part-time employee at 30 hours per week, the annual forgiveness would reduce to \$3,750 thereby extending the forgiveness term beyond the normal 6 years.

4. Loan forgiveness is considered taxable income. Once forgiveness begins, a Loan Balance and Forgiveness Statement and an IRS Form 1099 are provided after the end of each calendar year. Loan forgiveness information is transmitted to the IRS. It is the individual's responsibility to report the forgiven amount on his tax return.

Loan Repayment

1. Participants who stop being employees in good standing of PCC or one of its affiliates prior to completing the program of study or prior to the entire loan balance being forgiven are required to pay the outstanding loan balance on or prior to the last day of work.
2. Participants still employed by the ministry who stop working on their program of study for more than one year or voluntarily discontinue their program of study are required to begin payback of the loan through a payment plan based on the respective forgiveness term for that program of study.
3. Participants should contact Employee Services regarding all questions about the repayment of loans.

Other Important Items

Time spent working on an approved program of study while under contract counts toward employment longevity. Adherence to PCC standards, including the dress code, is required while attending graduate study classes.

Employees requesting to be reinstated in the Ed Loan program must petition the Administration. For approved petitions, the Administration also considers refunding some or all of the money paid toward the loan prior to reinstatement. Reimbursement decisions are made on a case-by-case basis and are at the sole discretion of the Administration. Any approved refund is paid upon completion of the program of study.

SAMPLE

Graduate Study Proposal

After meeting with the Academic Vice President, applicants complete this form with the top three choices of institutions they would like to attend (see p. 1).

GRADUATE STUDY PROPOSAL

Name _____ Date _____

Date to begin _____ Anticipated completion date _____ GRE score _____

List three institutions that offer a program in your field (at least one in Florida and one online):

1. Name of institution (first choice) _____

State _____ Accreditor _____ Online courses? _____

Name of degree _____

Total credits required _____ Credits in teaching field _____ Cost per credit hour \$ _____

Will living expenses be needed (semesters, summers, etc.)? _____

Residency requirements (Time required on campus at institution) _____

Special requirements _____

(International travel, projects involving equipment, etc.) Note: These items are not eligible for funding.

University completion deadline _____ Total estimated cost \$ _____

2. Name of institution (second choice) _____

State _____ Accreditor _____ Online courses? _____

Name of degree _____

Total credits required _____ Credits in teaching field _____ Cost per credit hour \$ _____

Will living expenses be needed (semesters, summers, etc.)? _____

Residency requirements (Time required on campus at institution) _____

Special requirements _____

(International travel, projects involving equipment, etc.) Note: These items are not eligible for funding.

University completion deadline _____ Total estimated cost \$ _____

3. Name of institution (third choice) _____

State _____ Accreditor _____ Online courses? _____

Name of degree _____

Total credits required _____ Credits in teaching field _____ Cost per credit hour \$ _____

Will living expenses be needed (semesters, summers, etc.)? _____

Residency requirements (Time required on campus at institution) _____

Special requirements _____

(International travel, projects involving equipment, etc.) Note: These items are not eligible for funding.

University completion deadline _____ Total estimated cost \$ _____

Attach course listing and chronological time line for completing each program of study.

Approved: _____ Date _____

Academic Vice President

Date

President

Date

SAMPLE

Authorization for Release of Information

Page 2 of the Graduate Study Proposal provides the College's privacy policy and permits the College to obtain the applicant's credit history.

AUTHORIZATION FOR RELEASE OF INFORMATION

I authorize *Pensacola Christian College, Inc.* to gather information about me and to share information about their credit experience with me to persons or organizations permitted by law to receive such information. A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this application. If I request, I will be informed (1) whether or not consumer reports were obtained and (2) if reports were obtained, I will be informed of the names and addresses of the credit bureaus that furnished the reports. If the application is approved, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my loan, taking collection action on my loan, or legitimate purposes associated with my loan.

Current Mailing Address

Social Security Number

Full Legal Name (print)

Date

Full Legal Signature (no nicknames)

PRIVACY POLICY NOTICE

Pensacola Christian College, Inc.

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of *Pensacola Christian College* and our affiliates.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you or your parents on applications and other forms;
- Information about your transactions with us or our affiliates;
- Information about your transactions with nonaffiliated third parties; and
- Information we receive from a consumer reporting agency.

We may disclose nonpublic personal information collected about you from the following sources:

- Information about your transactions with us or our affiliates.

We may disclose nonpublic personal information about you to the following types of third parties:

- Information to our affiliates (companies that control, are controlled by, or are under common control with us).

We may disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC INFORMATION ABOUT YOU TO ANYONE OTHER THAN OUR AFFILIATES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY REQUIRED OR PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Pensacola Christian College, Inc.
Post Office Box 18000
Pensacola, Florida 32523-9160

7/2020

SAMPLE

Chronological Timeline

The timeline provides a realistic plan for completing the program of study at each of the institutions listed on the Graduate Study Proposal (see p. 1).

Chronological Timeline*

| Term | Number of Credits | | |
|--------|-------------------|---------------|---------------|
| | Institution 1 | Institution 2 | Institution 3 |
| Fall | | | |
| Spring | | | |
| Summer | | | |
| Fall | | | |
| Spring | | | |
| Summer | | | |
| Fall | | | |
| Spring | | | |
| Summer | | | |
| Fall | | | |
| Spring | | | |
| Summer | | | |
| Fall | | | |
| Spring | | | |
| Summer | | | |
| Fall | | | |
| Spring | | | |
| Summer | | | |
| Fall | | | |
| Spring | | | |
| Summer | | | |

*Please provide a realistic plan for completing your program of study as quickly as possible.

SAMPLE

Educational Loan Agreement

After the Graduate Study Proposal has been approved, the applicant completes and signs the Educational Loan Agreement (see p. 1).

Pensacola Christian College, Inc. **EDUCATIONAL LOAN AGREEMENT**

Date of Note: _____

("Borrower") hereby unconditionally promises to pay to PENSACOLA CHRISTIAN COLLEGE, INC., a Florida corporation ("Lender"), the aggregate outstanding principal amount of the Loan (as defined below) pursuant to the terms of this Promissory Note (this "Note"), together with interest thereon payable and calculated in accordance with the terms of this Note. Borrower agrees that the Educational Loan Manual sets forth additional terms and provisions governing the Loan. This Note embodies the entire agreement between Borrower and Lender regarding the terms of the loan evidenced hereby and supersedes all oral statements and prior writings relating thereto.

Loan Advances. Loan advances shall be made if: (a) Lender receives at least 10 Business Days prior to the date Borrower requests such Loan advance to be made, an executed and completed Graduate Study Funding Request, including copies of receipts for Eligible Expenses to be reimbursed, *provided that* (i) receipts for Eligible Expenses constituting tuition and housing may be submitted after payment by proceeds of the Loan, and (ii) receipts, a summary of Eligible Expenses, and refund check (if applicable) must be submitted to the Lender within ten days of the completion of each out of town session; (b) no Event of Default shall have occurred; and (c) the Funding Termination Date (as defined below) shall not have occurred. Lender reserves the right to discontinue making any Loan advances at any time and for any reason.

Loan Forgiveness. Lender agrees that the outstanding principal amount of the Loan shall be forgiven in equal installments, each in an amount equal to the Applicable Percentage of the aggregate outstanding principal amount of the Loans on the Loan Forgiveness Commencement Date, beginning on the Loan Forgiveness Commencement Date and continuing on each annual anniversary thereof until the entire aggregate principal amount of the Loans is forgiven. Borrower shall be responsible for the payment of any and all taxes that may be due on any amount of the Loans that is forgiven by Lender.

Maturity Date. Maturity Date means the date upon which Borrower ceases to be an employee in good standing of Pensacola Christian College ("PCC"). Borrower agrees to pay to Lender on the Maturity Date, without notice or demand, the outstanding principal amount of the Loan.

Mandatory Payments. Borrower agrees that, if for any consecutive twelve (12) month period Borrower is not at any time enrolled in any Eligible Course or actively pursuing the degree (reference to herein as the "Non-Completion Date"), Borrower shall pay to Lender a percentage of the outstanding principal amount equal to the Forgiveness Term of the program of study in equal installments beginning on the Non-Completion Date and on each annual anniversary thereof. In addition, Borrower shall immediately pay to Lender the aggregate outstanding principal amount of all proceeds which were used by Borrower to fund Eligible Expenses related to Eligible Courses that Borrower has either not completed or received a failing grade. This Note may be prepaid at any time without premium or penalty. Payments shall be allocated among principal, interest and fees at the discretion of Lender unless otherwise agreed or required by applicable law. Acceptance by Lender of any payment that is less than the payment due at the time shall not constitute a waiver of Lender's right to receive payment in full at that time or any other time.

Governing Law and Venue. This Note shall be governed by and construed in accordance with the laws of the State of Florida (without giving effect to its laws of conflicts). Borrower agrees that any legal action or proceeding with respect to any of its obligations under this Note may be brought by Lender in any state or federal court located in the State of Florida, as Lender in its sole discretion may elect. By the execution and delivery of this Note, Borrower submits to and accepts, for itself and in respect of its property, generally and unconditionally, the non-exclusive jurisdiction of those courts. Borrower waives any claim that the State of Florida is not a convenient forum or the proper venue for any such suit, action or proceeding.

Definitions. In addition to terms defined elsewhere in this Note, as used in this Note, the following terms have the following respective meanings:

Applicable Percentage means (a) at all times that Borrower is a full time employee in good standing of PCC, 16.7% for a non-terminal Masters degree, or 12.5% for a terminal Masters, Education Specialist or Doctor of Ministry degree, or 10% for a Doctorate degree; (b) at all times that Borrower is a part time employee in good standing of PCC, a percentage equal to (i) the percentage that represents Borrower's percentage of full time employment (e.g., if Borrower works 30 hours per week, this percentage will be 75%), multiplied by (ii) 16.7% for a non-terminal Masters degree, or 12.5% for a terminal Masters, Education Specialist or Doctor of Ministry degree, or 10% for a Doctorate degree; and (c) at all other times, 0%.

College means _____ (College Borrower is attending)

Degree means _____ (Degree Borrower is pursuing)

Eligible Expenses means reasonable out-of-pocket expenses incurred by Borrower in connection with Borrower's pursuit of the Degree as determined by Lender in its discretion and as further defined in the Educational Loan Manual provided to Borrower.

Funding Termination Date means the earlier of (a) the Maturity Date, (b) the Non-Completion Date, and (c) the date upon which Borrower is required to execute and deliver to PCC an employment contract, if Borrower has not so executed and delivered such employment contract to PCC.

Loan Forgiveness Commencement Date means either the July 1st or January 1st that occurs after the date upon which Lender has received from Borrower an official transcript of the College that demonstrates to the satisfaction of Lender and any review board established by Lender that Borrower has been awarded the Degree by the College.

Events of Default/Acceleration. If any of the following events (each an "Event of Default") occurs, this Note shall become due immediately, without notice, at Lender's option: (a) Borrower fails to pay when due any amounts owing on this Note; or (b) Borrower fails to observe or perform or otherwise violates any other term, covenant, condition or agreement of any of the Documents.

Remedies. If this Note is not paid at maturity, Lender shall have all of the rights and remedies provided by any law or agreement. Borrower is liable to Lender for all reasonable costs and expenses incurred in connection with the modification, supplementing and waiver of the Documents and the making, servicing and collection of the Documents and any other amounts owed under the Documents, including reasonable attorneys' fees and court costs.

Prior to signing this note, Borrower read and understood all the provisions of this Note and the Loan Manual. Borrower agrees to the terms of the Note and understands that any loan funds not forgiven must be repaid.

BORROWER:

LOAN APPROVED BY:

Borrower Signature

Date

Agent for Pensacola Christian College, Inc.

Date

SAMPLE

Request to Take Graduate Classes

Before each semester and summer during which they plan to take classes, faculty submit a Request to Take Graduate Classes (see p. 1). This form includes options for requesting reduced load (see p. 2) and income replacement (see p. 6).

| REQUEST TO TAKE GRADUATE CLASSES | | | |
|--|---------------------------|----------------|--|
| Save the completed form, and email it to AcademicOffice@pcci.edu | | | |
| Name: _____ | Date: _____ | | |
| Degree Seeking: _____ | Date Program Began: _____ | | |
| Institution: _____ | | | |
| Term(s): <input type="checkbox"/> Pre-term <input type="checkbox"/> Fall <input type="checkbox"/> Interterm <input type="checkbox"/> Spring <input type="checkbox"/> Post-term <input type="checkbox"/> Summer | | | |
| Class start and end dates: _____ to _____ | | | |
| Course #: _____ | Title: _____ | Credits: _____ | |
| Course #: _____ | Title: _____ | Credits: _____ | |
| Course #: _____ | Title: _____ | Credits: _____ | |
| Reduced load needed? Yes <input type="checkbox"/> No <input type="checkbox"/> | | | |
| Decrease requested: 25% <input type="checkbox"/> 50% <input type="checkbox"/> 100% <input type="checkbox"/> OR Hours reduced per week: _____ | | | |
| Time off needed? Yes <input type="checkbox"/> No <input type="checkbox"/> From: _____ To: _____ | | | |
| Educational Loan Participant? Yes <input type="checkbox"/> No <input type="checkbox"/> Requesting Income Replacement? Yes <input type="checkbox"/> No <input type="checkbox"/> | | | |
| Percentage Requested: <input type="checkbox"/> Maximum Allowed OR _____% (Maximum 67%) | | | |
| <input type="checkbox"/> Authorize Income replacement check to be sent via ACH using Payroll deposit information. | | | |
| AVP: 08/2022 | | | |

SAMPLE

Graduate Study Funding Request

The Graduate Study Funding Request is used to request reimbursement for covered expenses (see p. 3).

| Graduate Study Funding Request | | |
|---|--------|--|
| for faculty on Educational Loan | | |
| Email completed form to FacultyEdLoan@pcc.edu | | |
| Name: _____ | | Date: _____ |
| Class/Semester Start Date: _____ | | Class/Semester End Date: _____ |
| Expense | Amount | |
| Tuition: | _____ | <i>For tuition and housing, attach an invoice with this request and submit the receipt after expenses have been paid by educational loan. For all other expenses, submit receipts with this funding request.</i> |
| Fees: | _____ | |
| Housing: | _____ | |
| Travel: | _____ | |
| Textbooks: | _____ | |
| Other (be specific): _____ | _____ | |
| Other (be specific): _____ | _____ | |
| Grand Total: | | \$ 0.00 |
| Upon completion of this funding period, please submit to the Foundation Coordinator a grade report, daily study journal, or other evidence of progress. Items submitted will be evaluated by the Graduate Loan Committee and may influence future funding requests. | | |
| <input type="checkbox"/> Authorize Funding check to be sent via ACH using Payroll deposit information. | | |
| Copy to: Accounting Ed Loan Files Faculty Member | | 8/2022 BMS |

SAMPLE

Income Replacement Request

Approved income replacement amounts are reported on the Income Replacement form and distributed by the Coordinator (see p. 6).

INCOME REPLACEMENT REQUEST

PENSACOLA CHRISTIAN COLLEGE, INC. EDUCATIONAL LOAN

Income Replacement: _____ approved for _____

From: _____ To: _____ (course start/end dates)

Comments: _____

Date Reduced Load / Income Replacement approved: _____

☐ Authorization has been given to send Income replacement amount using Payroll ACH deposit information

Accounting:

Educational Loan total to date: _____ Income Replacement paid to date: _____

Comments: _____

Copy: Ed Loan Recipient | Ed Loan Files | Payroll | Academic Vice President

SAMPLE

Graduate Program Progress Report

At the end of each reporting period, the Coordinator sends Graduate Program Progress Reports for each participant to complete (see p. 2).

Pensacola Christian College, Inc.
Graduate Program Progress Report

Name: _____ Date: _____

Title of Degree: _____

Institution you are attending: _____

Administration uses this information to report to TRACS. Please use up-to-date and complete information from your checksheet and/or transcript.

Courses completed Fall 2023 (fill in below and attach paperwork):

| Course # | Title | Credits |
|----------|-------|---------|
| | | |
| | | |
| | | |
| | | |

Work in progress:

| Course # | Title | Credits |
|----------|-------|---------|
| | | |
| | | |
| | | |
| | | |

Please fill in all blanks. Accurate and up-to-date information is needed.

Total credits earned: _____ Total credits in teaching field: _____

Number of hours left to complete degree: _____

Anticipated date of degree completion (be specific): _____

Comprehensive exams (n/a or date planned/passed): _____

Institution deadline for completion: _____

Please complete and return this form to the Ed Loan Coordinator by **January 5, 2024** along with a grade report/check-sheet showing evidence of progress.