

# **EDUCATIONAL LOAN MANUAL**

**PENSACOLA CHRISTIAN COLLEGE**

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## **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**

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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. (Attach your daily study log with the Progress Report each semester).
  - 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 along with a copy of the invoices, billing statement, and verification of payment 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), if driving, (reimbursement will be based on the fuel receipt that is associated with the cost of the trip) or economy airfare.
  - Tuition
2. The following Indirect Expenses may be covered up to 50%:
  - Car rental for travel to a non-local college
  - Required Dissertation or Comprehensive Project expenses
  - 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. 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.

3. 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.
4. 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 1<sup>st</sup> or January 1<sup>st</sup> after the participant's official transcript has been received. Forgiveness continues in equal, annual installments as long as the participant remains an eligible employee (as defined in the Ed Loan Agreement) and in good standing with PCC.

### 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.
- **Doctoral Degrees** are forgiven in ten equal annual installments.

As set out above, forgiveness terms are based on being contracted by PCC for 100% workload prior to the annual forgiveness date.

When the participant's employment contract reflects less than 100% workload, but more than or equal to 50% workload, the forgiveness amount is prorated accordingly (i.e. 75% workload equals a 25% reduction in forgiveness), and the forgiveness term is thereby extended.

**Example:** For an employee contracted at 100% workload with a loan balance of \$30,000 for a non-terminal master's degree, annual forgiveness is \$5,000, but by becoming a contracted employee at 75% workload, the annual forgiveness would reduce to \$3,750, thereby extending the forgiveness term from the normal 6 years to 8 years of forgiveness.

4. Loan forgiveness is considered taxable income. Once forgiveness begins, a Loan Balance, 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 Default and Repayment**

1. Participants who stop being an eligible employee and in good standing of PCC 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 meeting the definition of “eligible employee.”
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 pay back the outstanding loan balance.

Participants who do not complete a course or fail to earn a passing, credit-eligible grade will be personally responsible for all associated costs of retaking the course. This includes covered expenses such as tuition and fees, as well as indirect expenses like new required materials or other related costs. 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.

## Definitions

- **Eligible Employee:** An employee of Pensacola Christian College and/or Pensacola Christian Academy in good standing with a workload of 50% or more and an approved proposal from the Ed Loan Coordinator
- **Participant:** An eligible employee who receives a loan under this agreement and agrees to repay the loan either through forgiveness or repayment.
- **Default:** Failure to meet obligations under the loan, either through repayment or forgiveness.

# 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: \_\_\_\_\_  
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 (nonnicknames)

### 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 any 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 which 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, Inc.

We may collect nonpublic personal information about you from several sources; including but not limited to the following:

- Information we receive from you such as on applications or other forms;
- Information about your transactions we secure from our files, or from others;
- Information we receive from a consumer reporting agency;
- Information that we receive from others involved in your transaction, such as the real estate agent or lender; and
- Information that we receive from public records.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic information will be collected about you.

We may disclose any of the above information that we collect about our clients or former clients to our affiliates or to nonaffiliated third parties as permitted by law.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY 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.

#### Notice of File Retention and Destruction

At the conclusion of representation, our files are scanned and maintained in electronic format. After thorough review and with consent of an attorney, the physical file may be destroyed, except for items of intrinsic value or personal property of a client. For purposes of destruction, we consider all file items to be confidential materials and handle the file destruction accordingly. We maintain and store physical files for a minimum period of seven (7) years from the conclusion of the representation. Because clients are provided copies of pertinent information and work product upon completion of the representation, a reasonable fee may be charged for requests for reproduction or duplication copies of file materials.

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

Dec 2025

# 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).

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

Name: \_\_\_\_\_ Date: \_\_\_\_\_

College Attending: \_\_\_\_\_ Degree: \_\_\_\_\_

This Agreement outlines the terms and conditions of the Educational Loan Program offered by Pensacola Christian College, Inc. to eligible employees pursuing advanced degrees or certifications. 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.

#### Definitions

- **Borrower:** An eligible employee who receives a loan under this Agreement and agrees to repay the loan either through forgiveness or repayment.
- **Default:** Failure to meet obligations under the loan, either through repayment or forgiveness.
- **Eligible Employee:** An employee of Lender in good standing with a workload of 50% or more and an approved proposal from the Ed Loan Coordinator.
- **Eligible Expenses:** Out-of-pocket costs directly related to the Borrower's degree and institution named above.
- **Lender:** Party providing a loan under this Agreement (Pensacola Christian College, Inc.).
- **Maturity Date:** The date the Borrower completes the degree. Upon this date, no further loan disbursements are allowed.
- **Remedies:** Legal means or actions available to the Lender when the Borrower breaches the contract or fails to fulfill its obligations.

#### Loan Terms

This loan is unsecured. No collateral or guarantor is required. Loan funds are disbursed only if the Borrower: (1) submits required documentation, (2) is not in default, and (3) has not reached the Maturity Date. The Lender reserves the right to stop disbursements at any time. An invoice and receipt of payment must accompany all funding requests. At maturity, the entire loan balance becomes immediately due; however, Pensacola Christian College will defer collection of the loan balance for so long as the Borrower remains an eligible employee and continues to meet the terms of this Agreement or until fully paid.

#### Academic Performance and Financial Responsibility

Borrowers who fail to complete a course or do not earn a passing, credit-eligible grade will be personally responsible for all associated costs of retaking the course. This includes covered expenses, such as tuition and fees, as well as indirect expenses, like new required materials or other related costs.

#### Loan Forgiveness

Loan balance forgiveness begins on July 1 or January 1 following receipt of the Borrower's official completed transcript. Forgiveness is applied in annual installments based on the Eligible Employee's degree type, pro-rated based on full-time equivalency.

- Up to 1/6 of the loan is forgiven annually for Certificates and Master's degrees that are not considered terminal.
- Up to 1/8 of the loan is forgiven annually for Terminal Masters', Education Specialist, Master of Divinity, and Doctor of Ministry degrees.
- Up to 1/10 of the loan is forgiven annually for all other Doctoral degrees.

Borrowers who violate any term of the Agreement, stop working on their program of study for more than 12 months, voluntarily discontinue the program of study, or cease to be an Eligible Employee, no longer meet the terms of deferral, and the unforgiven balance of the loan will be due immediately.

#### Legal Terms

This Agreement is 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 Agreement 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 Agreement, 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.

#### Remedies

If this loan is not paid at maturity, Lender shall have all 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 Agreement and the making, servicing, and collection of the loan and any other amounts owed under the Agreement, including reasonable attorneys' fees and court costs.

#### Confidentiality

Borrower agrees to keep the terms of this Agreement and any related communications confidential, except as required by law.

#### Acknowledgment

By signing this Agreement, the Borrower acknowledges understanding and acceptance of all terms outlined herein. Any loan funds not forgiven must be repaid and partial payments do not waive the Lender's right to collect the remaining balance.

\_\_\_\_\_  
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).

<b>REQUEST TO TAKE GRADUATE CLASSES</b> Save the completed form, and email it to <a href="mailto:AcademicOffice@pcci.edu">AcademicOffice@pcci.edu</a>	
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 <a href="mailto:FacultyEdLoan@pcci.edu">FacultyEdLoan@pcci.edu</a>	
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): _____	<b>Grand Total:</b> \$ 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.