

Atlanta's John Marshall Law School
Office of Financial Aid
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2010-2011 FINANCIAL AID AWARD TERMS AND CONDITIONS

The Award Notice

This Award Terms and Conditions document includes information associated with award sources offered. By accepting the financial aid awarded, the student certifies that (s)he will maintain the minimum *standard of academic progress* to maintain general eligibility for financial aid and understands, agrees with, and will abide by these conditions. The standard practice of the Office of Financial Aid (OFA) is to assume the student will accept the awards as offered.

PLEASE NOTE:

It is not necessary to return the Award Notice unless the student meets one of the conditions in the **CHANGING OR DECLINING AWARDS** section below.

Changing Or Declining Awards

Sign, date, and return the award notice if:

- 1. *You do not plan to enroll on a full time basis (15 hours).*** When issuing initial award notices, the financial aid office assumes full time enrollment for all students based upon their application, or previous enrollment status. Students planning to take less than a full time course load must indicate the number of hours they plan to take each semester and communicate that information to the Office of Financial Aid.
- 2. *You wish to decline one or more aid sources offered.*** Write "decline" on the line to the left of each award source you wish to decline. Students declining an aid source for one semester but wish to keep it for another must make this very clear on the award notice before returning it. If you do not have the original award letter, please e-mail a letter detailing your specific award requests to the OFA.
- 3. *You wish to advise the school of outside awards.*** Any aid source from outside John Marshall, such as civic organizations, churches, etc., must be reported to, and sent to, the OFA to ensure that these sources are coordinated with Federal aid and are properly credited to the student's account. Write the name of the aid source, the amount of the award and the applicable semester on the award letter and return it to OFA. It is most helpful to receive this information by July 1st for the fall term and November 1st for the spring term. Students should ask the awarding agency to make checks payable to John Marshall Law School and reference the student's full name and social security number. This will allow John Marshall to credit the account immediately. Funds will be returned to the aid source when students do not attend. Existing awards may require adjustments to accommodate the outside aid you will be receiving.

If Registered, Classes Do Not Go Away Automatically. You Must Officially Withdraw With Approval From the Academic Dean

If students enroll in classes and find that they are unable to attend or cannot continue to attend, they should protect themselves both academically and financially by officially withdrawing from school with the Academic Dean. *Students who simply stop going to classes risk receiving a grade of "F" while still being charged full tuition and therefore, having to repay any financial aid funds received.* Official withdrawal from classes by specified dates each term will allow the institution to refund part of the tuition and fees.

Withdrawal Information

“What happens to my financial aid if I withdraw from classes at John Marshall Law School?”

- A. DROPPING CLASSES BEFORE AND/OR DURING DROP-ADD:** If you withdraw before classes begin or during drop-add, your financial aid will be awarded/adjusted based on the hours for which you are enrolled at the end of drop-add. If you are enrolled less than half-time, you may not be eligible for assistance.
- B. DROPPING CLASSES AFTER DROP-ADD, DURING THE "REFUND PERIOD"**

Academic and General Fees

Fall and Spring Semesters:

On or before Student Orientation	100%
During the first week of regular classes	90%
During the second week of regular classes	60%
During the third week of regular classes	40%
During the fourth week of regular classes	25%
During the fifth week of regular classes and thereafter	0%

Summer session:

Prior to the first class meeting	100%
Prior to the second class meeting	75%
Prior to the third class meeting	50%
Prior to the fourth class meeting	25%
After the fourth class meeting	0%

If you drop classes during refund periods and you are enrolled at least half-time (6hrs), you will be eligible to receive funds from the calculated refund.

C. COMPLETE WITHDRAWAL FROM SCHOOL:

For students who voluntarily withdraw from all classes or if you are granted an official withdrawal through the Academic Dean, financial aid will be prorated based on the effective date established by the Academic Dean and subject to The Return of Title IV Funds Policy and Procedure. Please see the “*Return of Title IV Funds and Repayment section below for further information.*”

Return of Title IV Funds and Repayment

The Return of Title IV Funds policy applies only if the student completely terminates enrollment (i.e., cancels his/her registration, withdraws, or is dismissed) or stops attending classes before completing more than 60 percent of the enrollment period. The Return of Title IV Funds policy applies to federal student financial aid programs.

Repayment Policy: The amount of Title IV aid that a student must repay is determined via the federal formula for Return of Title IV Funds as specified in Section 484B of the Higher Education Act. This law also specifies the order of return of the Title IV Funds to the program from which they were awarded.

A repayment may be required when aid has been credited to a student's account from financial aid funds in excess of the amount of aid the student earned during the term. The amount of Title IV aid earned is determined by multiplying the total Title IV aid for which the student is qualified by the percentage of time during the term that the student was enrolled.

If less aid was disbursed than was earned, the student may receive a late disbursement for the difference. If more aid was disbursed than was earned, the amount of Title IV aid that must be returned (i.e., that was unearned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning unearned aid is allocated between John Marshall Law School and the student according to the portion of disbursed aid that could have been used to cover JMLS charges and the portion that could have been disbursed directly to the student once JMLS charges were covered. JMLS will distribute the unearned aid back to the Title IV programs as specified by law. The student will be billed for the amount the student owes to the Title IV programs and any amount due to JMLS resulting from the return of Title IV funds used to cover charges.

Summer School

The FAFSA for the preceding year and a separate summer school application is required. The summer school application should be submitted to the financial aid office when summer school registration has been completed. Aid for summer school sessions is available only if a student has not used all aid eligibility during the preceding academic year. In addition, students must be enrolled at least half time (3 hours) during the summer.

Disbursement of Funds

Student Accounts will send bills to students who have registered for classes. Financial aid will actually credit the student's account once the student: 1) financial aid file is complete, 2) is enrolled in the correct number of courses, AND 3) has followed exactly the instructions from the Terms and Conditions document for satisfying the semester bill.

Entrance Interviews for Borrowers

All first time federal student loan borrowers at John Marshall Law School must complete the Entrance Interview to become familiar with their rights and responsibilities under the loan programs. Students complete this requirement online at <https://studentloans.gov>. *Funds will not credit to the student's account until this requirement is completed.*

Federal Stafford Loans – Promissory Notes and Disbursement

Loans offered to students through the Federal Stafford Loan program are borrowed monies that must be repaid with interest. Students at John Marshall Law School receive Federal Stafford Loans through the Federal Family Education Loan Program. Federal financial aid program eligibility is determined for all students through the completion of the Free Application for Federal Student Aid (FAFSA). Loans offered may be either Federal Subsidized or Federal Unsubsidized Loans. Whether the loan is subsidized or unsubsidized is determined by the results of the FAFSA. Subsidized loans do not accrue interest until loan repayment begins. However, unsubsidized loans do accrue interest beginning at the time of disbursement. **Additional information on types of loans, student eligibility and repayment may be obtained through The Student Guide published by the Department of Education located at:** http://studentaid.ed.gov/students/publications/student_guide/index.html

PROMISSORY NOTES

STUDENT LOANS: Beginning with the 2010-2011 academic year John Marshall Law School Office of Financial Aid has implemented the Federal Stafford Loan Master Promissory Note (MPN) for student's Federal Stafford Loans. Students will be required to complete an MPN electronically at <https://studentloans.gov> for both the Stafford Loans and the Grad Plus Loans.

DISBURSEMENT

Loans for the academic year will be equally disbursed during the beginning of the fall and spring semester. Loans for one semester will be disbursed in two equal payments during the semester awarded.

Satisfactory Academic Progress for Financial Aid

All Federal Financial Assistance Programs are authorized under Title IV of the Higher Education Act of 1965 as amended, and require the establishment of minimum standards of academic progress that students must meet to maintain general eligibility for financial aid. While students meeting these standards are generally eligible for aid, some aid programs require higher standards that may preclude the student from qualifying for those programs.

John Marshall Law School Satisfactory Academic Progress (SAP) Policy for Financial Aid Eligibility applies to all aid programs administered by or through the Office of Financial Aid. These standards apply to all students seeking or receiving assistance whether or not aid may have been received previously.

The Qualitative Standards: Graduate students must maintain a cumulative grade point average of at least 2.0. Students with a GPA of less than 2.0 are not eligible to receive financial aid.

GENERAL POLICY & PROCEDURES APPLICABLE TO ALL STUDENTS:

Withdrawal: Any student withdrawing from coursework will be evaluated based on the minimum number of credit hours attempted at the point of aid disbursement. For example, a student enrolled in 18 hours and withdraws from 6, the evaluation is based on 12 hours. Anything less than 12 hours will have an adverse effect.

Termination of Aid: Students who are dismissed from JMLS for any reason are terminated from financial aid. Students who do not meet the Satisfactory Academic Progress Standards for Financial Aid Eligibility as of the end of the SAP Probation period will be terminated from financial aid until they are again in full compliance.

Readmit Policy: Students applying for readmission to the School are eligible for financial aid if: (1) they meet the SAP standards in effect at the time of readmission; or (2) after they have successfully completed the terms of their readmission. This policy may not be appealed. Students in category 2 who have not attended JMLS for 2 or more years prior to being readmitted are not required to do a SAP appeal. However, they must have remaining aid eligibility.

Reinstatement of Aid: Students who are terminated from JMLS and therefore from financial aid may submit an appeal for reinstatement to JMLS when they have mitigating circumstances beyond their control that resulted in deficiencies that could not be made up. Such circumstances include the student's injury or illness, death of a relative, or other special circumstances. In cases where the student and/or student's family lives in an area that has been officially declared a National Disaster Area, an appeal may be filed.

Appeal forms for reinstatement to JMLS are available from the Associate Dean for Academics for full-time students below a 1.9 after their first year and part-time students below a 1.9 their 2nd year. They are also available for 2nd year full-time students whose GPA is below a 2.0. All first year students between a 2.0 and 1.9 GPA and 2nd year part-time students between a 2.0 and a 1.9 GPA must appeal with the Director of Financial Aid in writing. Appeals for reinstatement of eligibility are the responsibility of the student. The appeal must be submitted within the determined calendar of appeal and include the term for which reinstatement is requested. Appeals must specifically reflect the unique circumstances that were

beyond the control of the student. The appeal should provide specific resolution to circumstances and supporting documentation as indicated on the appeal form.

Students appealing for reinstatement of eligibility remain ineligible to receive aid, but may pursue participating in the JMLS Semester Installment Payment Plan through the Office of Student Accounts. Students should be prepared with other resources to pay all educational expenses not covered by the Payment Plan. Students whose appeals are approved may have their eligibility for aid reinstated. Financial aid may be awarded if the student meets routine eligibility criteria, subject to availability of funds.

Graduate PLUS Loan

The Graduate PLUS Loan can be used to cover up to 100% of your total cost of education, minus other financial aid you've been awarded. The total amount can pay for tuition, books, food, housing, transportation, and more.

Though eligibility for this loan is not based on household income, assets or financial need, you will be required to pass a credit check. However, many students with limited or no credit history can qualify for this loan.

Graduate PLUS vs. Private Loans

The Graduate PLUS Loan can be a better option than taking out a private education loan. Most private loans come with a variable interest rate that may adjust several times a year with no interest rate cap. The Grad PLUS Loan, on the other hand, offers a competitive fixed rate for the life of the loan. And with the Grad PLUS Loan, your income and credit score will not affect your eligibility.

HOW DO I QUALIFY?

Eligibility for the Graduate PLUS Loan is not based on household income, assets, or financial need, so students at all income levels are welcome to apply.

To qualify, you must:

- Be a graduate or professional student attending an eligible school
- Be able to pass a credit check
- Complete the Free Application for Federal Student Aid (FAFSA)
- Have applied for the maximum annual amount available to you under the Federal Stafford Loan program

Credit Check

A credit check is required as part of the Grad PLUS application process, but many students with limited or no credit history can qualify for this loan.

FAFSA

The financial aid process begins with the Free Application for Federal Student Aid (FAFSA). The FAFSA is a federal form used to determine how much you will need to contribute to your education, and how much financial aid you can receive in grants, federal loans, and other programs.

For fast processing, we recommend that you complete the [FAFSA Form online](#).

Stafford Loan

Before you can receive a Graduate PLUS Loan, be sure you've taken full advantage of other available federal aid programs including the Federal Stafford Loan.

Veterans Benefits

To access your VA Educational Benefit funds, you must complete three steps:

1. You must apply to the VA for approval of your eligibility
2. You must be admitted to JMLS
3. You must follow procedures for maintaining your benefits once enrolled

Applying for VA Eligibility Approval

The OFA at JMLS does not determine initial eligibility for any VA Educational Benefit program. The educational arm of the US Department of Veterans Affairs is the sole determinant body of benefit eligibility.

Time is the key factor in the application process and often determines how you may apply for approval. The VA requests 30-45 business days (5-9 calendar weeks) to process an application. In certain circumstances this time period may be extended. Applications can be submitted to the VA before a student is officially admitted to JMLS.

You may submit the application and supporting documents in one of three ways:

1. Directly to the VA Regional Processing Center (RPO) in Decatur, Georgia. Use this option only if you are submitting the application at least two (2) months before your first (1st) planned semester of attendance.
If the application is approved, you need only provide the resulting Certificate of Eligibility to the OFAVA.
2. Through the VA's online application system, at [VONAPP](#).

All VA Educational Benefits are part of what's commonly called the GI BILL. The VA classifies all recipients of benefits by the different chapters of the bill. In order to send the correct application to the VA you must know what chapter you are.

For Department of Veterans Affairs benefits recipients: The school will refund the unused portion of prepaid tuition and fees on a pro-rata refund basis. Any amount in excess of \$10.00 for an enrollment or registration fee will also be pro-rated.

John Marshall Law School agrees to maintain a positive attendance record that also reflects late arrivals and early departures.

John Marshall Law School agrees not to exceed a student: teacher ratio of 25:1 as established by the State Approving Agency (SAA).

Student Expense Budgets

Student expense budgets are established annually in a two-step process. Step one, "proposed" budgets are established which reflect adjustments based on the most recently administered John Marshall Law School Student Expense Survey. In those years when the survey is not administered, budget elements are adjusted based on the Regional Consumer Price Index (CPI) averaged over the last calendar year. Step two, "official" budgets are established when the Board of Directors officially set tuition and fees.

2010-2011 Educational Expenses

The Board of Directors has set the 2010-2011 tuition and other charges. These rates are provided for planning purposes only and are subject to change. Estimated per credit hour costs for students is \$1,075 per credit hour. Based on survey data provided by currently enrolled students, the average amount spent over a nine-month academic year includes the following:

<u>Academic Year Charges:</u>	Full Time	Part Time
Tuition & Fees	\$ 32,250	\$ 25,800
Room and Board	\$ 10,400	\$ 10,400
Commuter Costs	\$ 4,000	\$ 3,000
Books and Supplies	\$ 2,400	\$ 2,400
Personal/miscellaneous expenses	\$ 3,100	\$ 3,100
Health Insurance (for 12 months)	\$ 1,100	\$ 1,100
Total Cost of Attendance	\$ 53,250	\$ 45,800