**THE OFFICE OF FINANCIAL AID**

**FREQUENTLY ASKED QUESTIONS**

**General**

**How much financial aid is available to law students?**

The maximum amount of aid available varies based on enrollment status and the cost of attendance, which is comprised of the 9-month living expense budget plus tuition and fees for the fall and spring semesters. Summer semester cost of attendance is comprised of a 3-month living expense budget plus tuition and fees.

**Does AJMLS offer scholarships?**

Yes. The Dean John Ryan Scholarship is awarded based on your LSAT score, grade point average (GPA) and the criterion set forth by the Office of Admissions. Though the school only offers a limited number of scholarships, there are many external scholarship opportunities. A comprehensive list of scholarships is available in the Office of Financial Aid.

**Will the Dean Ryan Scholarship award renew on an annual basis?**

Yes. Returning students will retain their Dean John Ryan Scholarship as long as a 2.75 grade point average or higher is earned at the end of each academic year.

**Are non-Federal loan funds considered financial aid?**

Yes. The term financial aid includes all funds provided to a student for educational purposes.

**Can I request to receive loan funds greater than the cost of attendance?**

Unfortunately, federal guidelines restrict students’ ability to receive more than the cost of attendance established by the Law School. On rare occasions AJMLS will review students’ requests for an increase due to extenuating circumstances. Please consult with the Office of Financial Aid before making such a request.

**Do I need to make an appointment to discuss my questions with the Financial Aid Office?**

No. The Financial Aid office takes walk-ins. Students can also schedule appointments. Please feel free to stop by during business hours or contact us at financialaid@johnmarshall.edu.

**FAFSA & Federal Aid**

**Should I pay for help to fill out my Free Application for Federal Student Aid (FAFSA)?**

No, you don't need to. If you apply using FAFSA on the Web at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov), you get online instructions for each question, and you can chat live online with a customer service representative. Another source of free help is the online guide, “[Completing](http://studentaid.ed.gov/students/publications/completing_fafsa/index.html) the FAFSA.”

Whether you apply online or use the paper FAFSA, you can get free help by calling the Federal Student Aid Information Center (FSAIC) at the telephone number(s) listed below or by contacting the Director or Assistant Director of Financial Aid.

***Federal Student Aid Information Center (FSAIC):***

**1-800-4-FED-AID (1-800-433-3243)**

**(TTY 1-800-730-8913)**

Various websites do offer help filing the FAFSA for a fee. These sites are not affiliated with, or endorsed by, the U.S. Department of Education. We urge you not to pay these sites for assistance that we and the Department of Education provide for free.

**What is the FSA ID?**

An FSA ID is comprised of a username and password and can be used to login to certain Federal Student Aid websites, such as the *Free Application for Federal Student Aid* (FAFSA®).

The security of your FSA ID is important. Your FSA ID can be used to:

* Electronically sign Federal Student Aid documents,
* Access your personal records, and
* Make binding legal obligations.

**How can I check the status of my FAFSA application?**

You can check the status of your FAFSA immediately after submitting it online. You can check the status of a paper FAFSA after it has been processed (roughly 7-10 days from the date mailed).

**What is the Data Release Number (DRN)?**

A DRN is required to make certain changes associated with the FAFSA you filed. You can make corrections to your mailing address and/or to the schools you listed to receive your FAFSA data. Just call the U.S. Department of Education's Federal Student Aid Information Center (1-800-4-FED-AID [1-800-433-3243]). The DRN also allows you to release your FAFSA data to schools you did not list on your original FAFSA. The **DRN** is printed in the lower left-hand corner of your Student Aid Report (SAR).

**Can I add a school code to my FAFSA application?**

Yes. You may either make the correction online, over the phone (1-800-4-FED-AID) if you have your DRN number (see above), or you can fax the request (1-877-264-9664). Atlanta’s John Marshall Law School’s code is **G31733**.

**Have you received my FAFSA?**

AJMLS will download FAFSA applications after the June 1st deadline. Confirming that AJMLS is listed as one of your institutions on your Student Aid Report (SAR) once your application is processed by the federal processor assures you that AJMLS has your FAFSA application.

**Do you require that I submit parental information on the FAFSA?**

No. Graduate students are automatically considered independent for purposes of federal financial aid. Therefore, you do not need to complete the parent information section of the FAFSA.

**My taxes will not be completed prior to your deadline. Is it OK to use estimates when completing the FAFSA?**

If you have not filed taxes by the deadline, it is fine to check “will file” in the tax information section of the FAFSA. You will need to update your FAFSA once you do actually file your tax return. If you are offered and accept admission to AJMLS, then we will notify you if we need any additional forms or documents. Please note that a hold will be placed on your financial aid disbursement until your tax returns are filed and your FAFSA has been updated.

**I am an international student. Do I need to submit a FAFSA?**

A student must be a U.S. Citizen or eligible non-citizen in order to receive federal financial aid. Students who do not fall into either category are not eligible for federal financial aid and thus do not need to complete the FAFSA. For information on federal eligibility, you may refer to the chapter on "Citizenship" in the Federal Student Aid Handbook which is available to online or in the Office of Financail Aid.

**How can I check the payment status of all my student loans?**

You should contact the servicer of your loan. If you don't know who your servicer is, you can use the website ([www.nslds.ed.gov](http://www.nslds.ed.gov)) to find out about your federal student loans. The site displays information on loan and/or federal grant amounts, outstanding balances, loan statuses - and disbursements.

**How do I defer repayment of the loans I received prior to attending AJMLS?**

The Office of Financial Aid reports student enrollment data to the National Student Clearinghouse on a monthly basis. The Clearinghouse will provide the data to the National Student Loan Database System. Lenders and servicers who use the Clearinghouse will put your loans in deferment status. If your servicer requires a paper deferment form, please submit the form to the Office of Financial Aid.

**I have questions about my financial aid award. Who should I contact?**

Contact the Office of Financial Aid at AJMLS. The financial aid administrators combine various forms of aid into a package to help meet a student's needs. Using available resources to give each student the best possible package of aid is one of the aid administrator's major responsibilities. Also, the amount of federal student aid in a financial aid package is affected by other sources of aid received (scholarships, fellowships, etc).

**How long does it take to apply for financial aid?**

The process is fast and easy. The FAFSA can be completed online. AJMLS will receive access to your FAFSA application within 7-10 business days after completion. If you receive any requests for additional documents from the Financial Aid Office, the process may be delayed based on your response time. Please adhere to the following deadlines dates to ensure timely processing:

June 1st FAFSA completed at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

June 30th Entrance Loan Counseling completed

July 15th Master Promissory Note(s) completed for Unsubsidized and/or Graduate PLUS Loans

**Do I need to apply for financial aid every year?**

Yes. You will need to complete the FAFSA annually.

**What is the annual Federal Direct Unsubsidized Loan limit for graduate students?**

All law students who submit a FAFSA and meet eligibility requirements are entitled to receive an annual allocation of $20,500 in a Direct Loan regardless of their assets or income.

**What is the aggregate Federal Direct Unsubsidized Loan limit for the graduate students?**

The U.S. Department of Education permits all eligible recipients to receive a lifetime amount of $138,500 in Direct Unsubsidized Loans, including any undergraduate Stafford (subsidized and unsubsidized) and graduate loans received.

**What if I have exhausted my annual Federal Direct Unsubsidized Loan eligibility and I still have not reached the cost of attendance? How do I secure additional loans?**

You have a choice to borrow a Federal Direct Graduate PLUS loan or obtain a credit-based private education loan. Both of these loans have a credit review requirement. However, the Direct Graduate PLUS loan has a fixed 7.21% interest rate, while private loans have a variable rate. With private loans, often times, students have not acquired enough credit to establish a viable credit history and the lender may ask for a co-borrower. The loan funds are disbursed through the school and not directly to the student.

**How soon after my loan has been disbursed to the law school can I expect to have my overage/refund?**

Generally, each semester, overage funds are disbursed via direct deposit 10 business days after classes have begun.

**What happens if I change my enrollment status at any point in the semester?**

Adding or dropping classes after the semester has begun could have an impact on the eligibility for any loan. Once an overage/refund has been issued to a student and then courses are dropped, that could create an over award and a required return of federal and/or private funds.

Please be sure to contact the Office of Financial Aid, if you are an aid recipient and considering a change to your enrollment.

**What should I do if I withdraw or take a leave of absence after receiving my loan checks?**

Depending on the timing of your withdrawal or leave of absence, a portion of your loan funds may have to be returned to the lender, including any overage/refund amount you may have received. These are federal regulations that control the Return of Title IV Funds. These situations are individualized, and it is important to contact all offices that need to be involved. The Associate Dean, the Registrar's Office, the Office of Financial Aid, and the Associate Dean of Students will advise you appropriately regarding any and all repercussions of a withdrawal.

**What aid is available for summer attendance?**

Typically students have exhausted their Unsubsidized loan funding prior to the summer semester, so typically Graduate PLUS or private loans are the only loan funds available.