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## 2018-2019 FINANCIAL AID AWARD TERMS AND CONDITIONS

### The Award Notice

This financial aid terms and conditions document includes information associated with award sources offered. By accepting the financial aid awarded, the student certifies that he/she 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.

### Adjusting Or Rejecting Awards *Sign, date, and return the award notice*

If you do not plan to enroll either on a full time (12 or more credit hours) or part time (6-11 credit hours) basis, you must notify the OFA. When issuing initial award notices, the OFA assumes full time or part 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 OFA. **Students will be allowed to take 3 credit hours and receive federal loans ONLY during the semester in which he or she is graduating and during the summer semester.**

If you wish to reject one or more aid sources offered, check the "reject" box on the line to the right of each award source you wish to reject. Students who wish to accept aid at a later time must submit a loan adjustment form to the OFA.

Any aid source from outside of Atlanta's John Marshall/Savannah Law School, such as civic organizations, churches, etc., must be reported to, and sent to, the OFA to ensure that these sources are coordinated with Federal Student 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 August 1<sup>st</sup> for the fall term and November 1<sup>st</sup> for the spring term. Students should ask the awarding agency to make checks payable to Atlanta's John Marshall Law School or Savannah Law School and reference the student's full name and the last four digits of their social security number. This will allow the Bursar's Office 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 may receive.

### 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 on **specified dates** within the semester, will allow the institution to refund part of the tuition and fees.

## Withdrawal Information

“What happens to my financial aid if I drop or withdraw from classes at Atlanta’s John Marshall Law School/Savannah Law School?”

**A. DROPPING CLASSES BEFORE AND/OR DURING DROP-ADD PERIOD:** If you drop all classes before classes begin or through the end of the Law School’s drop/add period, your financial aid awarded will be cancelled and no loans will be originated or disbursed. If you drop or add courses during the drop/add period, your financial aid award will be adjusted based on the hours for which you are enrolled at the end of the drop/add period. If you are enrolled less than half-time (2 credit hours), you will not be eligible for federal financial aid assistance.

### **B. DROPPING CLASSES AFTER DROP-ADD, DURING THE "REFUND PERIODS"**

#### **Academic and General Fees**

##### Fall and Spring Semesters:

Before the drop/add period deadline & before orientation	100%
During the first week of regular classes	80%
During the second week of regular classes	60%
During the third week of regular classes	40%
During the fourth week of regular classes	20%
During the fifth week of regular classes and after	0%

##### Summer session:

By the end of the drop/add period & 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 & thereafter	0%

Hours taken in the intersession must count towards a student’s enrollment status for the proceeding semester and costs for the intersession must be appropriately included in the cost of attendance. You cannot receive federal aid if you enroll in the week long intersession period ONLY.

### **C. COMPLETE WITHDRAWAL FROM SCHOOL or LEAVE OF ABSENCE (LOA):**

If you voluntarily withdraw from all classes, or are granted an official withdrawal or Leave of Absence by the Academic Dean, your financial aid will be prorated based on the last date of attendance established by the Academic Dean and subject to the Return of Title IV Funds Policy. 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 (R2T4) Funds policy applies when one of the following occurs: a. The student completely terminates enrollment (i.e., cancels his/her registration after the drop/add period, withdraws completely, receives an approved Leave of Absence [LOA], or is dismissed from the law schools); b. stops attending classes before completing the entire enrollment period and does not notify the Law Schools. The Return of Title IV Funds policy applies to federal student financial aid programs (i.e., the Federal Direct Unsubsidized Stafford Loan and the Federal Direct Graduate PLUS Loan).

**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 semester.** 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. The Law the school must offer a disbursement of the earned aid that was not received. This is called a **post-withdrawal disbursement**.

**Over Payment in R2T4:** In some instances, students that withdraw before completing 60% of the semester may receive more aid than was earned. This may occur if a student is enrolled in a certain number of credit hours, and withdraws from one or more credit hours after the add/drop period has ended or when the student withdraws 100% from all courses or takes a LOA. If more aid was disbursed than was earned, the amount of Title IV aid that must be returned (i.e., the unearned amount) is determined by subtracting the earned amount from the amount actually disbursed.

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

**Students have 45 (forty five) days from receipt of written notification to resolve the outstanding balance or a hold will be placed on their Student Account, resulting in an inability to register for future semesters, receive transcripts, and/or being referred to a Collection Agency.**

## Summer Semesters and Intersessions

To receive federal student aid during the summer semester, the FAFSA for the preceding year and a separate internal AJMLS/SLS Summer Semester application is required. The summer school application should be submitted to the OFA when Summer Semester registration has been completed. Aid for the Summer Semester 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 (3 credit hours) during the summer.

Students who have *not* utilized the maximum annual limit of the Unsubsidized Stafford Loan during the fall and spring semesters are eligible to receive remaining Unsubsidized Stafford Loan Funds during the summer semester. For example: The maximum Unsubsidized Stafford Loan award amount is \$20,500 annually (fall, spring and/or summer). If this amount was not received over the fall/spring semesters, the student may receive the remainder of it during the summer. *The Graduate PLUS loan does not have an annual loan maximum and is available to students who meet credit standards* which are set by the William D. Ford Federal Direct Loan Program.

The tuition rate for any intersession enrollment will be billed to the proceeding standard semester. For example, Winter intersession will be added to the Spring semester tuition balance. Credit hours taken in the intersession must count towards a student's enrollment and may alter their enrollment status for the proceeding standard semester. To receive federal student aid for intersession courses, a student must be enrolled in at least 3 credit hours in the proceeding standard semester. Students must inform the OFA by submitting a Loan Adjustment Form prior to the start of the intersession if they wish to increase their federal loan award to include the intersession tuition charges.

## Disbursement of Funds

Students may access their bill through the Online Student Services portal. Financial aid will credit the student's account once the student: (1) has a complete financial aid file; (2) is enrolled at least half time; AND (3) has followed the instructions from the Terms and Conditions document for satisfying the semester bill.

The total loan amount you accept on your award notification will be divided equally among the semesters in which you have been awarded (i.e., Fall and Spring). Loans for one semester will be disbursed in one payment within the semester awarded, less Department of Education (DoE) processing fees. If you wish to accept only a portion of your loan for the awarded semester of enrollment indicated on your award notification, please make the adjustments and indicate the amount you wish to borrow on your award letter. Remember, the loan amounts **MUST BE IN EQUAL DISBURSEMENT AMOUNTS.** You must sign and return the acceptance form to the OFA by the date shown on the form. If you wish to adjust or reject your award after submitting your award notification, please complete and submit the Loan Adjustment Request Form to the OFA.

Other than during the summer semester or during the semester you are graduating, you must be enrolled at least half time (6 credit hours) in order for your loan to be awarded and disbursed. If you drop below half time or withdraw from the law school, you may be billed for loans funds disbursed to you for the semester. Once loans are disbursed from the Department of Education, the Law School has 14 days to issue credit balances to your student account after the start of

each semester. The credit balance refunds will be refunded to you after your tuition balance is paid in full.

**Receipt of Student Refunds:** All students who wish to receive a refund of federal student aid are required to submit a **Loan Refund Request Form** and a **Direct Deposit Form** to the Bursar's Office. Students who do not have these forms on file will not receive a refund. Aid funds received above the cost of attendance must be returned to the lender.

## 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.

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

Satisfactory Academic Progress (SAP) for financial aid purposes measures students' progress relative to their length of enrollment. The OFA has revised the Standards for Satisfactory Academic Progress in accordance with new federal regulations. Standards for Satisfactory Academic Progress measure students' progress toward degree completion using both qualitative and quantitative methods. To be eligible for financial aid, students must meet or exceed these standards. The standards apply to all college coursework taken, regardless of whether financial aid was received or not, including coursework transferred from another institution. Academic progress is reviewed annually, for full time students after Spring semester grades are available, and for part time students after Summer semester grades are available. For spring starts, Academic progress will be reviewed after Summer semester grades post. Students who fail to meet the Standards for Satisfactory Academic Progress will have their financial aid eligibility suspended, but are eligible to file a Financial Aid Appeal for review. If the appeal is approved, students will be placed on "financial aid probation" for a period of one academic year. At the end of that one year probation period, the cumulative GPA must be a 2.0 or above to continue receiving financial aid. If it is less than a 2.0, students will be denied financial aid for one full academic year, have to pay tuition out-of-pocket or apply for a private Sallie Mae alternative loan.

The Qualitative standards: Students must maintain a cumulative grade point average of at least 2.0. Students with a GPA of less than 2.0 must appeal with the Associate Dean for Academic Affairs Office and will be suspended from Title IV eligibility until reinstatement has been awarded.

The Time Limitation Quantitative Standards: From the date of first enrollment in a specific degree program, full-time students seeking a Juris Doctorate degree must complete all degree requirements within 4.5 academic year. Part-time students must complete all degree requirements within 6 academic years.

The Incremental Quantitative Standards: Juris Doctorate/Graduate students must successfully complete 50% of the cumulative hours attempted. The incremental assessment is performed after grades are posted at the end of spring semester for full-time students and spring starts and at the end of the summer semester for part-time students.

The Maximum Time Frame Standards: From the date of first enrollment in a specific degree program, students seeking a Juris Doctorate degree must complete all degree requirements within **132 attempted credit hours**. (88 program credit hours x 150% = 132). Students who change their enrollment status may be accommodated through an extension of semesters of eligibility. The extension must be secured at the time the enrollment status change is made.

## GENERAL POLICY & PROCEDURES APPLICABLE TO ALL STUDENTS:

**Withdrawal:** Any student who withdraws from a course and *does not* withdraw from all registered credits will be evaluated annually after spring semester or summer grades are available. Students who fail to meet the Standards for Satisfactory Academic Progress will have their financial aid eligibility suspended and will be required to submit a formal appeal to the Associate Dean of Academic Affairs and a Financial Aid Appeal Form to the OFA.

**Termination of Aid:** Students who are dismissed from the law school for any reason are terminated from financial aid program. 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 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 who have not attended the law school for 2 or more years prior to being readmitted are still required to submit a Financial Aid appeal if they were not maintaining SAP when they left the law school.

**Reinstatement of Aid:** Students who are terminated from the law school and therefore from financial aid may submit an appeal for reinstatement 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 the law school are available from the Associate Dean of Academic Affairs for students whose GPA is below a 1.9 after their first year. They are also available for 2<sup>nd</sup> year full-time students with a GPA below a 2.0. Appeals for reinstatement of eligibility are the responsibility of the student. The appeal must be submitted within 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 law school's Tuition Installment Payment Plan through the Bursar's Office. Students should be prepared with other resources to pay all educational expenses not covered by the Payment Plan. Students with approved appeals may have their eligibility for aid reinstated. Financial aid may be awarded if the student meets routine eligibility criteria, subject to availability of funds.

## Entrance Loan Counseling and Master Promissory Notes

Loans offered to students through the Federal Direct Stafford Loan program are borrowed monies that must be repaid with interest. Students receive Federal Stafford Loans through the Federal William D. Ford Direct Loan Program. Federal financial aid program eligibility is determined for all students through the completion of the Free Application for Federal Student Aid (FAFSA). **As of July 1, 2016, the Stafford Direct program offers only Unsubsidized Loans Graduate Program students.**

**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: <https://studentaid.ed.gov/sa/repay-loans>**

**All first time federal student loan borrowers at Atlanta's John Marshall Law School and Savannah Law School** must complete the Entrance Loan Counseling to become familiar with their rights and responsibilities under the loan programs. Students complete this requirement online at <https://studentloans.gov/myDirectLoan/index.action>

**Funds will not credit to the student's account until this requirement is completed. All first-time student borrowers must complete the Entrance Loan Counseling and Master Promissory Note (MPNs).** You must complete an MPN the first time you borrow a Direct Unsubsidized Loan and/or a Graduate Plus Loan. Once completed, the Direct Stafford Loan MPN for an Unsubsidized Stafford Loan is valid for 10 years. You will have to complete new MPNs for the Graduate Plus loan annually, or each time your loan has been denied due to poor credit. Students can complete both MPNs and Entrance Loan Counseling at <https://studentloans.gov/myDirectLoan/index.action> . Students must use their FSA user ID and password to log in to this site.

### Annual Direct Loan Limits

Loan Type	TOTAL Annual Maximum	Lifetime Direct Stafford Loan Limit
Stafford Unsubsidized Loan	\$20,500	\$138,500

## Graduate PLUS Loan

Graduate PLUS Loans are a part of the William D. Ford Federal Direct Loan Program. These loans are available to graduate students enrolled at least half time (6 credit hours) who are seeking additional financial assistance to cover up to 100% of the total cost of attendance, minus other financial aid already awarded. Students may borrow up to their full cost of attendance for the academic year, less any other aid received for that year. The borrower and the OFA work with the Department of Education (DoE) to complete the loan process and deliver loan funds to you. The Financial Aid Award Letter for the Academic Year will indicate the amount of Direct Stafford Unsubsidized and Graduate PLUS Loan funds that students are eligible to borrow. *The Graduate PLUS Loan approval is a credit based decision, and students are required to complete a separate application at <https://studentloans.gov/myDirectLoan/index.action>* The application must be completed prior to the end of the Drop/Add period. **\*\*Please note, if you require an endorser, DO NOT have your endorser complete the addendum until AFTER we originate your loan and email you the correct Loan ID number to give to your endorser. In addition, after the school originates your loan and you are denied the Graduate Plus loan and obtain an endorser, you (the student) will be required to complete another MPN and Plus Credit counseling.**

### How Do I Qualify?

- You must complete the Free Application for Federal Student Aid (FAFSA).
- You must be a US citizen or an eligible non-citizen.
- A credit check will be required before the DOE will approve your eligibility.
- Credit decisions are only valid for 180 days.
- If your credit is denied you may still be able to qualify for the Grad PLUS loan by appealing the credit decision or applying with an endorser.

### Credit Requirements

A Grad PLUS loan applicant is considered to have an adverse credit history if he or she:

- Has one or more debts with a total combined outstanding balance greater than \$2,085 that are 90 or more days delinquent as of the date of the credit report,
- Has been placed in collection or charged off during the two years preceding the date of the credit report; or
- Has been the subject of a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write-off of debt under the Title IV of Higher Education Act during the 5 years preceding the date of the credit report.

If you are concerned about credit and your ability to qualify for a Graduate PLUS Loan, you can apply for the loan at <https://studentloans.gov/myDirectLoan/index.action> to see if you will qualify. Credit decisions are returned immediately.

## Interest Rate

The interest rate varies depending on the loan type and (for most types of federal student loans) the first [disbursement date](#) of the loan. Interest is paid to a [lender](#) as a cost of borrowing money. Interest is calculated as a percentage of the unpaid principal amount. Unlike other forms of debt, such as credit cards and mortgages, Direct Loans are daily interest loans, which means that interest accrues (accumulates) daily. Interest rates for Direct Unsubsidized Loans, and Direct PLUS Loans first disbursed on or after July 1, 2018, and before July 1, 2019 are below:

Direct Unsubsidized Loans	Graduate or Professional	6.6%
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The interest starts accruing at the time the loan is disbursed to the school.

Under the *Higher Education Act of 1965*, as amended, [interest](#) rates are determined each spring for new Direct Loans being made for the upcoming [award year](#), which runs from July 1 to the following June 30. Each loan has a fixed [interest rate](#) for the life of the loan. The current interest rates for the Unsubsidized loan and Graduate PLUS loans can be found at <https://studentaid.ed.gov/sa/types/loans/interest-rates> or <https://studentaid.ed.gov/sa/about/announcements/interest-rate>.

## Loan Fees

As of October 1 of each year, loan origination fees change. Loan Origination fees are charged by the Department of Education for each Direct Unsubsidized loan disbursement and each Graduate Plus Loan disbursement. Please note, loan origination fees are likely to increase or decrease annually on October 1.

## Repayment

Repayment begins 60 days after the final disbursement; however, the borrower can request a deferment until 6 months after graduation. The interest on the loan starts accruing at disbursement and the borrower has an option to make interest only payments while enrolled. The standard repayment period is 10 years but can be extended. Please go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for more information regarding the different repayment plan options, deferments, and forbearances available through the Department of Education.

## Private Loans

AJMLS/SLS accepts private educational loan disbursements from the Sallie Mae Smart Option Loan program. Private loans, also referred to as alternative loans, are available to all qualified borrowers regardless of whether they complete a Free Application for Federal Student Aid (FAFSA). However, it is highly recommend that students complete the FAFSA and allow the OFA to determine eligibility for other sources of aid, including federal loans, before applying for a private loan.

### How Do I Qualify?

- Private loans are available to admitted students enrolled in a degree granting program at AJMLS or SLS.
- Most, although not all, private loans *do not* require half time enrollment (6 credit hours). Please check with the lender if you are looking for a private loan available to students enrolled less than half time.
- Students may borrow up to their full cost of attendance for the academic year (based on the financial aid budget) less any other aid received for that year.
- The borrower must be a US citizen or an eligible non-citizen or can apply with a cosigner who is a citizen or an eligible non-citizen.
- Students may apply for the Smart Option Loan at [www.salliemae.com](http://www.salliemae.com).

### Credit Requirements

The lender will run a credit check on all applicants before determining eligibility for a private loan. Borrowers who are not approved based on their credit score will be advised to apply with a cosigner.

### Interest Rate for Private Loans

Private loans are not federally regulated and the interest rate will vary depending upon the lender, the applicant, and/or the cosigner's credit score. *Applying with a qualified cosigner can substantially reduce your interest rate.* Private loans are 'unsubsidized' and the interest begins to accrue from the date of disbursement.

### **Loan Fees for Private Loan**

Loan fees are set by the lender and will vary. Loan fees are deducted from each disbursement prior to the disbursement of funds by the lender.

### **Repayment**

Repayment terms vary by lender. Most lenders do not require repayment while the student is in school and some can defer repayment for six or nine months after graduation. Please contact the lender to find out about their repayment, deferment, and forbearance options.

### **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.

## **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 the Law School
3. You must follow procedures for maintaining your benefits once enrolled

## **Applying for VA Eligibility Approval**

The OFA does not determine initial eligibility for any VA Educational Benefit program. The educational arm of the U.S. 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 the Law School.

You may submit the application and supporting documents in one of two 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 along with your DD-214 to the OFA.
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 Law 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.

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

The 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:

1. “Proposed” budgets are established which reflect adjustments based on the most recently administered Law School Student Expense Survey. In those years when the survey is not administered, budget elements are adjusted based on research completed by the OFA.
  - For both Atlanta’s John Marshall and Savannah Law Schools, the OFA analyzed the cost of living on a local, regional, and national scale, utilizing the Consumer Price Index (CPI). The CPI measures the average change in prices over time for goods and services, and is published by the U.S. Bureau of Labor Statistics. CPIs are based on prices of food, clothing, room and board, fuels, transportation fares, medical and dental services, and other day-to-day living goods and services. (For additional Information on the CPI, please visit [www.bls.gov/cpi/](http://www.bls.gov/cpi/).)
2. “Official” budgets are established when the Board of Directors officially set tuition and fee rates.

\* “Law School” refers to both Atlanta’s John Marshall Law School and Savannah Law School.