

## Financial Aid Procedures for Newly Admitted Students

### A summary of all steps for currently enrolled students (Legacy Students) are as follows:

- I. Apply for a PIN (Personal Identification Number)
- II. Complete a FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa> (this is a FREE service)
- III. If selected for Verification, submit documents to the Office of Financial Aid (OFA). The OFA will notify you if you have been selected for this process.
- IV. Receive & review your Financial Aid Offer letter via your AJMLS student portal
- V. Complete Entrance loan counseling at <https://studentaid.gov/>
- VI. Complete **TWO MPNs** – Master Promissory Notes at <https://studentaid.gov/>
  - One MPN for the Federal Direct Unsubsidized Stafford Loan &;
  - One MPN for the Federal Direct Graduate Plus Loan

### A summary of steps for 1Ls starting August 2026 (non-Legacy Students):

- I. Apply for a PIN (Personal Identification Number)
- II. Complete a FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa> (this is a FREE service)
- III. If selected for Verification, submit documents to the Office of Financial Aid (OFA). The OFA will notify you if you have been selected for this process.
- IV. Receive & review your Financial Aid Offer letter via your AJMLS student portal
- V. Complete Entrance loan counseling at <https://studentaid.gov/>
- VI. Complete **ONE MPNs** – Master Promissory Notes at <https://studentaid.gov/>
  - One MPN for the Federal Direct Unsubsidized Stafford Loan
- VII. \*Optional – apply for a private loan at <https://choice.fastproducts.org/FastChoice/home/3173300>

### Details of the summary of steps are below:

#### Step 1: Create a FSA ID

- ❖ Before starting to complete your FAFSA, you must **Create an FSA ID** account. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

#### Step 2: Complete a Free Application for Federal Student Aid (FAFSA) at:

<https://studentaid.gov/h/apply-for-aid/fafsa>

- ❖ Apply early! The FAFSA can be completed as early as October 1 of the prior award year utilizing the IRS Data Retrieval Tool (DRT) (DRT process explained later). You can begin your FAFSA prior to filing your IRS income tax return, but we do not recommend that you do so. Once your taxes are completed and filed, simply revisit your FAFSA application online and submit your changes. **No federal aid will be awarded to students that indicate a "Will File" status on their FAFSA.**
- ❖ You can request that your FAFSA results be sent directly to AJMLS by including our school code in your FAFSA application. The AJMLS federal school code is: **G31733**. If your FAFSA was completed without the school code, you may add it to your application online using your FSA ID and password.
- ❖ The *FUTURE Act* Direct Data Exchange (FA-DDX) which established a secure connection between the IRS and FSA can be used, if you have already filed your tax return, to transfer your



tax return income information directly from the IRS database to your FAFSA when completing your FAFSA on the Web (FOTW). Who can use the IRS FA-DDX?

- Initial and renewal FAFSA on the Web applicants
- Applicants with a valid SSN and FSA User ID
- Applicants who have completed a current year tax return (see Tax Year/Aid Year Chart)
- Applicants who have not had a change in marital status since December 31<sup>st</sup> of the current aid year.

Who CANNOT utilize the IRS FA-DDX tool?

- Students who filed a joint return but are divorced, separated, or widowed when the FAFSA application is signed will not be able to copy the information from the tax forms or transfer data with the FA-DDX.
- Students who filed an amended tax return will not be able to transfer tax information using the FA-DXX process.
- Students who filed foreign tax returns will not be able to transfer tax information using the FA-DXX process.

If the student or spouse were not required to file a tax return, the student should still report any **income earned from work**. If you did not work and did not file a tax return, you would report that you are “not filing” and enter “0” income.

- ❖ Once you have completed the FAFSA, a FAFSA Submission Summary (formally referred to as a Student Aid Report -SAR) will be sent to you and AJMLS by the U.S. Department of Education (DoE). A valid FAFSA Submission Summary must be on file with AJMLS before we can award your financial aid. Our office will begin to import all FAFSA results in late May or early June.

**Step 3: Submit documents to the OFA if selected for Verification by DoE**

The Department of Education may select you for a process referred to as Verification. AJMLS will send you a missing information letter regarding the requirements for this procedure. If you are selected for Verification, AJMLS must verify the FAFSA information by obtaining you and your spouses’- if applicable – current year Tax Return Transcript, unless you imported your federal tax information into your FAFSA (see tax year/aid year chart below), current year W-2s, a Verification Worksheet or other documents based on your federal verification tracking group. AJMLS will provide you with a verification worksheet. *This is a federal requirement!* Other forms may be required depending on the results of your FAFSA before any financial aid can be awarded. Ensure that ALL required documents are submitted. If they are not, it will cause processing delays.

**Tax Year/Aid Year Chart**

Federal Financial Aid – Aid Year	Year of Tax Return Transcript		Semesters Aid Year Covers
2025-2026	2023		Fall 2025 Spring 2026 Summer 2026
<b>2026-2027</b>	<b>2024</b>		<b>Fall 2026 Spring 2027 Summer 2027</b>
2027-2028	2025		Fall 2027 Spring 2028 Summer 2028
2028-2029	2026		Fall 2028 Spring 2029 Summer 2029

If you did not import your federal tax information into your FAFSA, you will need to obtain an IRS Tax Return Transcript, free of charge. You will only need to submit this when/if selected for Verification and you can do so in one of the following ways:

- A. **Use IRS Form 4506T** to request a Tax Return Transcript or a Letter of Non-filing status letter
  - Download at <http://www.irs.gov/pub/irs-pdf/f4506t.pdf>
  - Complete lines 1 – 4, following the instructions on page 2 of the form. Note that line 3 should be the most current address as filed with the IRS. It is the address where the IRS Tax Return



Transcript will be sent. If the address has recently changed, include the address listed on the latest tax return filed.

- Line 5 provides tax filers with the option to have their IRS Tax Return Transcript mailed directly to a third party (directly to AJLMS) by the IRS.
- On line 9, enter the current tax year to receive IRS tax information for the correct tax year/aid year that is required for the semesters you plan to enroll at AJMLS (*see tax year/aid year chart*). For example, if you plan to start AJMLS in the 2026-2027 aid year, you will enter the end date of the tax year or period requested in mm/dd/yyyy format line 9 of Form 4506T. Enter 12/31/2024 for a calendar year 2024 Form 1040 transcript. The tax filers (or spouse if requesting information from a joint tax return) must sign and date the form and enter their telephone number. Only one signature is required to request a transcript for a joint return.
- Mail or fax the completed IRS Form 4506T to the appropriate address (or FAX number) provided on page 2 of Form 4506T.
- Tax filers can expect to receive their transcript within 5 to 10 days or more, depending on the time of year you are requesting your transcript, from the time the IRS receives and processes your signed request. NOTE: Processing form 4506T means verifying/validating the information provided on the form. If any information does not match the IRS records, the IRS will notify you, the tax filer, that they were not able to provide the transcript.

Please Note: IRS Tax Return Transcript Requests requested either on-line or by telephone, cannot be sent directly to a third party by the IRS.

**B. Online Request** at the IRS Web site at [www.irs.gov](http://www.irs.gov)

- In the Online Services section of the homepage click “Order a Tax Return or Account Transcript” . You will have to create an account with the IRS to order a tax return transaction
- Click “Order a Transcript” under #3
- Enter the tax filer’s Social Security Number, date of birth, street address, and zip or postal code. Use the address currently on file with the IRS. Generally this will be the address that was listed on the latest tax return filed. However, if an address change has been completed through the US Postal Service, the IRS may have the updated address on file.
- Click “Continue”
- In the Type of Transcript field, select “**Return Transcript**” and in the Tax Year field, select the current tax year (*see tax year/aid year chart above*). **Be sure to order a Tax Return Transcript** and not an Account Transcript or a Record of Account. We cannot accept either of these forms.
- If successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript at the address included in their online request, within 5 to 10 days from the time the on-line request was successfully transmitted to the IRS. The number of days to receive your transcript will vary based on the time of year you request your transcript from the IRS.

**C. Telephone Request**

- Available from the IRS by calling 1-800-908-9946
- Tax filers must follow prompts to enter their social security number and the numbers in their street address. Generally this will be numbers of the street address that was listed on the latest tax return filed. However, if an address change has been completed through the US Postal Service, the IRS may have the updated address on file.
- Enter your social security number
- State the numeric portion of your home address
- State the type of transcript you are requesting (say tax return transcript)
- State the year that you are requesting (*see tax year/aid year chart above*).



- If successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript at the address that was used in their telephone request, within 5 to 10 days (or more) from the time the IRS receives the request.

#### **Step 4: Receive & Review Your Financial Aid Offer Letter**

After AJMLS receives an electronic copy of your FAFSA (your FAFSA Submission Summary), has completed verification, if required, and satisfied any other federal requirements, you will access your Financial Aid Offer Letter via your AJMLS student portal. On the offer letter, you can **accept, adjust or decline your offered Financial Aid awards**. If you wish to **accept** the financial aid awards, **simply sign, date and return** the Offer Letter **as a PDF only** to the Office of Financial Aid (OFA) at [financialaid@johnmarshall.edu](mailto:financialaid@johnmarshall.edu). If you wish to **adjust or decline** the financial aid awards, you must make your adjustments and decline a partial or full amount, sign, date, and return the Offer Letter to the OFA. 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. **Loan amounts must be adjusted in EQUAL amounts for each semester and you must actually sign your award letter. COMPUTER Generated signatures cannot be used to sign your award letter and will not be accepted.**

**You must advise the school of any outside awards.** Any aid source from outside of AJMLS, such as civic organizations, churches, etc., must be reported to, and sent to, the Office of Financial Aid to ensure that these sources are coordinated with Federal Student Aid and are properly credited to the student's account. Submit the original letter from the outside organization to the Office of Financial Aid. It is most helpful to receive this information prior to the start of each semester. Students should ask the awarding agency to make checks payable to Atlanta's John Marshall Law School and reference the student's full name and you AJMLS student ID number. **You will be assigned your AJMLS ID# sometime in July.** This will allow AJMLS to credit the account immediately. Funds will be returned to the aid source if students do not attend. Existing federal and institutional awards may require adjustments to accommodate the outside aid you may receive.

#### **Step 5: Complete Online Loan Entrance Counseling**

- Log on to: <https://studentaid.gov/>
- If you intend to borrow the Federal Direct Stafford Loans, **all federal student loan borrowers at AJMLS must** complete the Entrance Loan Counseling to become familiar with your borrower rights and responsibilities under the loan programs.

*\*Please be aware that not completing Entrance Loan Counseling requirements or your MPNs will delay your loan disbursements. Your loan CANNOT be disbursed from the Department of ED if you do not complete ENTRANCE loan counseling or your MPNs.*

#### **Step 6: Complete the Direct Loan Master Promissory Notes (MPNs)**

The MPN is a legal document in which you promise to repay your student loan(s) and any accrued interest and fees to the Department of Education. It explains the terms and conditions of your loans, including payment schedules, and is valid for up to 10 years if you have received at least one loan disbursement.

The MPN can be used for one or more loans for one or more academic years (up to 10 years). A **separate MPN** is required for William D. Ford Direct **Stafford** loans and William D. Ford Federal **Graduate PLUS** loans.

If you are ever denied the Graduate Plus loan, a new MPN will be required with each subsequent loan origination period.



**LEGACY Students** (these are continuing students that have received a Federal Direct Stafford Unsubsidized or Graduate PLUS loan at AJMLS prior to July 1, 2026)

**Types of Federal Direct Loans for Legacy Students:**

If your federal loans were fully disbursed prior to July 1, 2026, and you remain continuously enrolled in your current academic program, you may be eligible for a legacy provision that allows you to continue borrowing under prior, higher limits.

**Federal Direct Stafford Unsubsidized Loans:** Students do not need to demonstrate financial need to be eligible for unsubsidized loans. Unsubsidized Stafford loans are guaranteed student loans. All students who meet federal eligibility requirements (meaning you have not already borrowed \$138,500 aggregate Stafford funds) are entitled to receive an annual allocation of \$20,500 in Unsubsidized Federal Direct Loans, regardless of credit, assets, or income.

Interest begins accruing immediately at time of initial disbursement (see <https://studentaid.gov/understand-aid/types/loans/interest-rates> for current student loan interest rates). Students can begin paying interest at any time, or allow it to accrue and be added to the principal amount of the loan. However, this *will* increase the total amount to be repaid as future interest will be charged on a high principal amount.

**Federal Direct Graduate PLUS Loans:** Graduate PLUS Loans are a part of the William D. Ford Federal Direct Loan Program, and provide funds in addition to the Direct Unsubsidized Loans. Grad PLUS loans **require a credit check**, and have a higher annual fixed interest rate than the Unsubsidized Stafford loan (see <https://studentaid.gov/understand-aid/types/loans/interest-rates> for current interest rates). These loans are available to law 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 education, minus other financial aid awarded. Students may borrow up to their full Cost of Attendance for the academic year, less any other aid received for that year. **Legacy students, those who have borrowed Direct Loans before July 1, 2026, and remain in the same academic program, will continue to have access to the Grad PLUS loan for up to 3 years or until they complete their current program, whichever comes first.**

**\*Enrolled Less than Full-time Provision from the OBBB Act**

**Loan Proration for Part-Timers**

- Starting with the 2026-2027 aid year, annual federal loan limits must be reduced for ALL students enrolled in a less-than-full-time status. This means continuing and newly admitted students.

**To Qualify for the Graduate PLUS loan:**

- You must complete the FAFSA and be eligible to receive federal student aid
- You must be a US citizen or an eligible non-citizen
- Meet credit requirements set by Federal Student Aid within the Department of Education

\*If your credit is denied due to adverse credit history you may still be able to qualify for the Grad PLUS loan by appealing the credit decision or applying with an Endorser (co-signer). You can also call Direct Loans about your credit denial at 1-800-433-3243. You will complete this process after we originate your loans and provide you with a loan ID number to give to your endorser.

- Graduate PLUS loan Credit Requirements

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



- Is 90 or more days delinquent on any debt as of 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 Title IV of Higher Education Act during the 5 years preceding the date of the credit report.

**NOTE: You may apply for the Grad PLUS loan (GPL) prior to enrolling, but if you choose not to apply, once the school originates your loans after the add/drop period, a credit check for the GPL will be run automatically by Federal Student Aid/ Department of Education. Graduate Plus loan credit approvals are only valid for 180 days, so do not apply for the GPL any earlier than 180 days before the start of classes. If you apply earlier than the school's loan origination process date, your approval may expire OR if denied and you obtain an endorser, AJMLS will not be able to link the correct loan ID number to your loan origination record when we attempt to book your loan.**

**Non-Legacy Students** – (these are students who did NOT have a Federal Direct Stafford or Graduate PLUS loan disbursed to AJMLS prior to July 1, 2026)

The information below is based on final federal guidance from the Department of Education (ED) available as of May 1, 2026

#### **Federal Direct Unsubsidized Stafford Loan**

- Professional students may be eligible for up to \$50,000 per year in Direct Unsubsidized Loans, with an aggregate limit of \$200,000.

#### **Federal Direct Graduate PLUS Loans No longer Available**

- Grad PLUS loans will be phased out beginning on July 1, 2026; beginning on that date, new Graduate PLUS loans will not be available for new borrowers.
- Should new incoming 1L students require funds for cost-of-living expenses, you may apply for a private loan at <https://choice.fastproducts.org/FastChoice/home/3173300>
- The Office of Financial Aid will award your private loan once we receive our list of approved loans from the private loan lenders

#### **\*Enrolled Less than Full-time Provision from the OBBB Act**

##### **Loan Proration for Part-Timers**

- Starting with the 2026-2027 aid year, annual federal loan limits must be reduced for students enrolled in a less-than-full-time status. This means continuing and newly admitted students.

##### **Determining Award Amounts**

- AJMLS determines the amount of available financial aid based on the student's individual **Cost of Attendance (COA)**. Cost of Attendance per semester is based on the following:
  - The 9-month living expense budget during the fall/spring semesters. Summer semesters have separate COAs and summer awarded aid is not included in the fall and spring semesters award amounts.
  - Tuition & fees based on enrolled credit hours, and
  - Any additional applicable fees



- To estimate your Cost of Attendance (COA) visit the Office of Financial Aid webpage at: <https://www.johnmarshall.edu/futurestudent/admissions-aid/tuition/> and scroll down to the Cost of Attendance section and click on applicable COA link.

### **Monitor Your Financial Aid Status**

- You are responsible for monitoring your financial aid status.
- Check your financial aid status on the AJMLS online student portal account at: [www.campusanyware.us/studentservices/7890](http://www.campusanyware.us/studentservices/7890).
- Under “Student Records” select Financial Aid.
- The portal will ask for your Student ID or Social Security Number, and your PIN. If it is your first time signing into the portal, your PIN will be your full date of birth (*ex. 05/16/1988*).

**\*Always check for notifications on your AJMLS student email account.**

**\*\*All communications regarding your financial aid will be administered via your AJMLS email accounts only.**

## **IMPORTANT DATES**

### **FOR FALL STARTS**

**July 1st – deadline to complete FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa>**

**July 1st – deadline to complete Entrance Loan Counseling**

**July 1st – deadline to complete all MPNs for the Unsubsidized Stafford and/or Graduate PLUS Loans**

*\*You may still complete a **FAFSA** if you don't have it completed by the deadline listed above. It may cause a delay your financial aid being awarded.*

**JUNE 1<sup>st</sup> – Credit Application process opens to apply for the Graduate Plus Loan for legacy students.**

\*Students who have not completed a FAFSA prior to first day of classes for the fall may be required to pay tuition in full or enroll in the AJMLS Tuition Installment Payment Program (TIP). Questions regarding federal financial assistance should be directed to: the Office of Financial Aid via email at [financialaid@johnmarshall.edu](mailto:financialaid@johnmarshall.edu), or phone at (678) 916-2600, ext. 2676 or 2675. Questions pertaining to tuition and fee charges should be directed to the Student Accounts Office at [studentaccounts@johnmarshall.edu](mailto:studentaccounts@johnmarshall.edu) or by phone at 678-916-2600, ext. 2608.

As a final note, for all newly completed FAFSAs, the Office of Financial Aid does NOT start to import/receive new FAFSA Submissions Summaries or results of your FAFSA until the summer semester. All students that apply for federal aid prior to the August 1<sup>st</sup> deadline will be packaged with loans and scholarship (if applicable) awards prior to the start of fall classes.