

**WASHINGTON UNIVERSITY SCHOOL OF LAW**  
**2017-2018 FINANCIAL AID HANDBOOK**

**TABLE OF CONTENTS**

*NOTICE & RESERVATION OF RIGHTS:* Many of the matters covered in this Financial Aid Handbook and, thus, the provisions of the Handbook itself, are subject to change at any time. The School of Law expressly reserves the right, without notice, to change the rules, requirements, policies and any and all other matters contained in the Handbook.

<b>INTRODUCTION.....</b>	<b>1</b>
<b>TUITION</b>	
Rates and Mandatory Fees.....	1
Billing.....	1
Student Accounting Policies.....	2
Tuition Payment Plan.....	2
Law School Tuition Policy.....	3
<b>TYPES OF AID AVAILABLE</b>	
Scholarship for JD Students.....	4
Scholarship for LLM.....	5
Federal Student Loans.....	5
Student Loan Terms.....	5
Private Student Loans.....	7
Good Credit.....	7
Financial Aid for International Students.....	7
<b>HOW TO APPLY FOR STUDENT LOANS</b>	
FAFSA.....	8
Law School Application for Financial Aid.....	8
<b>ELIGIBILITY AND NEED</b>	
Cost of Attendance.....	8
2017-18 Student Expense Budget.....	8
<b>FINANCIAL AID AWARDS</b>	
Admitted Students.....	9
Returning Students.....	9
Accepting Financial Aid Award.....	9
Deadline Dates.....	9
<b>REFUNDS FOR LIVING EXPENSES</b>	
Disbursement of Refunds.....	9
Direct Deposit.....	10

<b>TUITION REFUNDS</b>	
Withdrawal from School.....	10
Percent of Refund.....	10
<b>RETURNING FEDERAL STUDENT LOANS</b>	
Withdrawing from School.....	10
Calculating Amount of Loans to Be Returned.....	10
<b>SATISFACTORY ACADEMIC PROGRESS</b>	
Academic Progress and Student Loans.....	11
<b>SUMMER SCHOOL FINANCIAL AID</b>	
Availability of Student Loans.....	11
<b>STUDY ABROAD</b>	
Availability of Student Loans.....	11
<b>LAW STUDENTS VISITING AT ANOTHER LAW SCHOOL</b>	
Availability of Student Loans.....	11
Consortium Agreement.....	11
Tuition.....	11
Scholarship.....	11
Refunds.....	11
<b>VISITING STUDENTS AT WASHINGTON UNIVERSITY</b>	
Availability of Student Loans.....	12
Consortium Agreement.....	11
<b>OUTSIDE SOURCES OF AID</b>	
Posting of Outside Scholarships.....	12
<b>LOAN REPAYMENT ASSISTANCE PROGRAM (LRAP)</b>	
Criteria for Program.....	12
Website.....	12
<b>STUDENT LOAN REPAYMENT</b>	
Exit Counseling.....	12
Individual Exit Counseling.....	12
<b>STUDENT LOAN DEFERMENT</b>	
Deferment Process.....	12
Deferment Forms.....	12
Notifying National Student Loan Clearing House.....	12
<b>CONTACT NUMBERS</b>	
Law School Financial Aid Office.....	13
Law School Admissions.....	13
Student Accounting Office.....	13
Student Financial Services.....	13

## FINANCIAL AID HANDBOOK

### INTRODUCTION:

Your law school education is a major investment in yourself. Unless you currently have enough money in the bank to pay for school, you will need to finance all or a major portion of your law school education with scholarship and/or student loans. Washington University School of Law offers merit based scholarships and Federal Loans to help you realize a legal education. However, financing your education with student loans is a major commitment not only for the next three years but also for the future. If you become an informed borrower now before you start law school you will avoid problems while you are enrolled in school and in repayment.

Here are a few suggestions you may want to follow before applying for financial aid:

- Have an understanding of the different types of financial aid being offered, interest rates, and repayment options.
- Reduce or eliminate any consumer debt, such as credit cards, car note, etc., before you start classes.
- Know what your costs are going to be for the year. Prepare a budget and stick to it.
- Financing your education should involve you, your family, the school you want to attend, and your student loan lender.
- Prepare now to cover your moving expenses.
- Meet all application deadlines to ensure your student loan money will arrive before the start of classes.
- The school's financial aid office is your "go to" source for information on student loans.

### APPLYING FOR FINANCIAL AID AT WASHINGTON UNIVERSITY SCHOOL OF LAW

The following information will help you understand the financial aid process for graduate students at Washington University School of Law.

#### TUITION:

##### **Tuition Rates and Mandatory Fees:**

Tuition for the 2017-18 academic year is \$54,888 for JD and for LLM students. All full-time JD and LLM students will need to pay a mandatory health and wellness fee of \$375. This is a mandatory fee and cannot be waived. Health insurance is \$1,630 and all JD students pay a \$90 Student Bar Association Fee.

##### **Tuition, Billing and Student Loan Disbursement:**

Tuition is divided between the fall and spring semesters and is due by the 20<sup>th</sup> of August for the fall semester and the 20<sup>th</sup> of January for the spring semester. Scholarship and student loans are also divided between the two semesters. If a student has completed all the necessary financial aid application steps (viewed and accepted award, master promissory notes, and entrance counseling) the school will wait for

the student loan money to be disbursed to cover tuition and fees. Otherwise, tuition will need to be paid by the due date or a 2% late fee charge will be assessed.

Washington University uses a paperless billing system. Students automatically receive an email when a new tuition statement has been generated and they have the ability to view their tuition bill online and elect to pay their balance directly from their checking/savings by registering their bank account number in WebSTAC.

Student loan money is electronically disbursed to the school from Direct Loans and is applied to any outstanding balance on tuition and fees. If a credit balance results from the student loans, this amount is given to the student in the form of a refund.

#### **Student Accounting Policies:**

- **Holds:** Various holds can be placed on a student's account at any time throughout the school year. One of the more common holds is the Student Accounting Hold. This hold is placed on accounts with past due balances. In order to have the hold removed, you must pay your account balance in full. Until the balance due is paid you will not be allowed to drop/add a class, add campus card points, request a transcript, or register for classes for the following semester.
- **Wire Transfers:** Washington University will not accept a wire transfer for more than \$10,000 over the balance due on the student account. For example, if the total amount due is \$10,000, the most that can be wired is \$20,000. Any amount wired over the \$10,000 maximum will be returned, in total, to the originating bank.
- **Returned Checks:** A \$25 fee is charged to the student's account when a check is returned for any reason. This fee is charged by the bank and then passed on to the student.
- **Returned Online Payments:** A \$5.25 fee is charged to the student's account when a check is returned for any reason. This fee is charged by the bank and then passed on to the student.
- **Holding period of refunds for cash payments:**
  - If a payment is made by check, it has to be held for 21 days from the date posted to the student's account to be certain the payment has cleared the banking system before a refund can be issued.
  - If a payment is made online, it has to be held for 7 days from the date posted to the student's account to be certain the payment has cleared the banking system before a refund check can be issued.

#### **Tuition Payment Plan:**

The installment payment plan is administered by Higher One. This plan allows you to pay your family's contribution toward tuition over 10 or 9 months. The enrollment fee is \$40 for a semester and \$70 for an annual plan. You can sign up for the installment payment plan in WebSTAC.

## Law School Tuition Policy:

### Washington University School of Law Tuition Policy

May 20, 2009

Tuition for all programs is published during the spring semester for the upcoming fall and the following year's spring semester and summer school, and shall be subject to the following:

**1. No students, whether full-time or part-time, may earn a JD degree from Washington University School of Law until they have paid the equivalent of six semesters of full-time tuition at the regular full-time semester rate. Students entering as second-year transfers need to pay the equivalent of four semesters of full-time tuition. For joint-degree students, the semester-tuition minimum is five; for LLM students, it is two. Students will be charged the full semester rate for their last regularly scheduled semester even if they require less than the full-time class load to graduate. Eight hours is the full-time load for the LLM in U.S. Law, LLM in IP Law, Master of Law, and Master of Legal Studies programs. Twelve hours is the full-time load for all other programs. Effective September 1, 2009, summer school or other special-program tuition does not get credited towards the semester-tuition minimum for any degree student. The semester-tuition amounts indicated above are intended as a minimum, not a maximum. Thus, students who pay the minimum semester-tuition rate for their degree but fail to earn sufficient credits to graduate on time are still required to pay for any additional credits they need to complete their degree beyond the semesters for which they have already paid.**

2. Students who take 12 or more hours (8 or more for LLM in U.S. Law) in the fall or spring semester will pay the current regular published semester tuition. Subject to meeting the tuition requirements set out in the previous paragraph, students enrolled in fewer hours per semester will pay the published hourly tuition rate. Part-time LLM in U.S. Law students taking 7 or fewer hours pay a greater hourly rate than all other programs since only 20 total hours are required for the degree.

3. All individuals taking classes for credit or audit will pay the published full-time or part-time tuition rate. One exception to this policy is that JD, MJS, LLM, and JSD Alumni will be allowed to audit one class for free. Alumni who have audited one class at any time following graduation will be required to pay the full hourly tuition rate if they wish to audit another class. Also, the free audit is not available while they are enrolled in a subsequent degree program.

4. Full-time JD Students, who have paid 6 semesters of full tuition, and LLM students, who have paid for two semesters, but do not have the required credits to graduate for unforeseen reasons beyond their control may petition to take the number of hours to graduate at reduced tuition. (Joint JD degree students could petition after paying for 5 full semesters. Transfer JD students could petition after paying for 4 semesters, provided they received transfer credit equivalent to the normal Washington University Law 1L course load.) Under normal circumstances request for reduced tuition will only be granted if the student had paid tuition and received no credit due to authorized leaves of absence. Any petition for reduced tuition will be submitted to the Associate Dean of Administration.

5. JSD students pay two years' full tuition and a continuing semester fee thereafter. During their first year, JSD students may earn an LL.M., or if they already have earned an LL.M. at another law school, they may audit or take for credit up to 12 hours in each of their first two semesters. In subsequent semesters they will pay the standard hourly tuition rate for all classes they audit or take for credit. Normally students will not be charged the continuation fee and tuition in the same semester. The

continuing fee is published each year. The continuing student fee for 2015-2016 is \$2,500, for 2016-17 is \$3,000, and for 2017-18 is \$3,000. The fee will increase with the rate of tuition in subsequent years.

6. Foreign graduates engaged in post-completion Optional Practical Training (OPT), may retain access to the law school and their computer accounts by paying the continuing student fee noted above for the period July through December and twice the semester fee for the period July through June. If at this time a student is paying tuition to audit one or more classes after one free audit, the continuation fee will be waived for each semester the student is paying tuition.

7. Distinguished Visiting Scholars are invited guests of the School of Law and pay no fees. These scholars are clearly distinct from our foreign visiting scholar program where participants are charged a fee. The Distinguished Visiting Scholars are administered by Dean's office. The paying visiting scholars are administered by the International program.

#### **TYPES OF AID AVAILABLE:**

##### **Scholarships for JD Students –**

Scholarships at Washington University School of Law are merit based or merit/need based. All admitted students are automatically considered for all scholarships for which they are eligible, though additional materials may be requested from candidates for certain scholarships. The scholarship committee will examine an applicant's entire file, including the candidate's academic record, resume, and letters of recommendation. Candidates are encouraged to submit a statement outlining any special circumstances he or she would like the committee to consider.

**Scholars in Law Award** - Scholar in Law awards range from \$1,000 to full tuition and are guaranteed for three years of law school.

**Webster Society Scholarship** – The Webster Society Scholarship offers students committed to public service generous financial support along with membership in a distinctive, intellectually stimulating community of students. The program is named in honor of Judge William H. Webster, one of our most distinguished alumni for his commitment to public service. This selective award includes a full tuition scholarship and a stipend. The Webster Society Scholarships are awarded to entering first-year J.D. students with exemplary academic credentials and an established commitment to public service. Any interested applicant should submit a short statement summarizing involvement in public service activities along with his or her application for admission. For strongest consideration, candidates are encouraged to apply by February 1<sup>st</sup>.

**Buder Scholarship for American Indian Law Students** - The Gustavus A. Buder and the Gustavus A. Buder, Jr. Scholarship for American Indian law students provides up to three years full tuition at the School of Law for an American Indian (Native American) student. It is awarded on the basis of the applicant's demonstrated potential for success in law school as evidenced by undergraduate academic performance, performance on the Law School Admission Test, and other relevant factors. If admitted, candidates will be asked to sign a release form allowing Washington University to provide a copy of the candidate's completed application file to the Buder Charitable Foundation, for the purpose of scholarship candidacy. The Buder Foundation makes all scholarship selections. Students who are Buder

Scholarship recipients are required to provide some service in support of the Native American community at Washington University.

**Other law school Fellowship and Scholarship Awards** – A wide variety of scholarships and fellowships are available for students from all backgrounds and with all kinds of professional goals. Candidates are considered for these awards on an individual basis and awards may include both financial support and non-financial benefits.

#### **University Awards –**

**Chancellor’s Graduate Fellowship** - The [Chancellor's Graduate Fellowship Program \(CGFP\)](#) was established in 1991 for the purpose of providing academic and generous financial support to outstanding and diverse students interested in careers as college or university professors. After completing a law school application, you must complete a separate [online application for the Chancellor’s Graduate Fellowship](#). Students will be selected for the Chancellor’s Graduate Fellowship, who, in light of all pertinent academic qualifications, experiences and attributes, would contribute to the diversity of graduate education at Washington University. Students should have a strong interest in becoming a college or university professor. The University believes that student body diversity entails many dimensions, and is advanced on campus by having a broad variety of cultural, socioeconomic, gender, racial, ethnic, geographical, philosophical/religious, and other distinctive backgrounds and perspectives (e.g., first generation college graduates, experience facing personal or financial hardship). Students must have earned or be in the process of earning an undergraduate degree from a U. S. institution. The deadline for Chancellor Fellowship application is January 25<sup>th</sup>.

**Olin Fellowship for Women** – The [Olin Fellowship Program](#) encourages women of exceptional promise to prepare for careers in the professions and higher education. After completing a law school application, interested candidates must complete a [separate online application for the Olin Fellowship](#). The deadline for the Olin Fellowship application is January 25<sup>th</sup>.

**Scholarships for LLM Students** – There are a limited number of merit-based scholarships available for the LLM programs. Applicants to the LLM program should check with the individual programs about the possibility of scholarship.

**Federal Student Loans** – Washington University participates in the William D. Ford Federal Direct Loan Program. This means that students receive all federal student loan funds directly from the U.S. Department of Education. The borrower must be a U.S. Citizen or eligible non-citizen to apply for federal student loans.

The different types of federal student loans offered to graduate students are the Unsubsidized Stafford and Graduate PLUS Loans.

The interest rates, fees and other terms and conditions of the federal loans are listed in the chart below.

## Law Student Loans At-A-Glance

Loan Terms	Unsubsidized Stafford Loan	Graduate PLUS Loan
Who is the borrower	Student, at least ½ time status	Student, at least ½ time status
Which forms are needed	FAFSA	FAFSA
Credit or need based	Non-need based	Non-need based. Borrower must be creditworthy
Loan limits per Academic year	\$20,500	Cost of education less other financial aid
Aggregate loan limits	\$138,500	Up to the cost of education
Interest rate	6.00%	7.00%
Interest rate fixed or variable	Fixed	Fixed
Is interest rate due or not due while in school	Pay interest while in school or may be deferred while in school	Pay interest while in school or may be deferred while in school
Fees taken out	1.066%	4.264%
When principal repayment begins	Repayment begins after a 6 month grace period once the student drops below half time, graduates or leaves school for other reasons	Repayment begins after a 6 month grace period once the student drops below half time, graduates or leaves school for other reasons
Length of repayment	10 years	Up to 25 years
Eligible for consolidation	Yes	Yes
Number of disbursements	2	2
Co-signer	No	May be necessary



**Private Student Loans** – There are a few lending institutions offering private student loans. Students have the option of borrowing from one of these lenders in lieu of borrowing through the Federal Direct Loan Program. Before applying for a loan from one of these lenders we strongly suggest you compare interest rates and repayment options with the Federal student loans. A few things you may want to look at are:

- The interest rates on private loans are a variable rate with no cap on the interest. The interest may be added to the principal monthly, quarterly, annually or once at repayment.
- Fees vary from lender to lender
- Must have good credit
- May require a co-signer
- Not forgiven in the event of death or disability
- May not be consolidated with federal loans

**Good Credit** – Eligibility for the Grad PLUS and alternative loan programs is based on each student's past credit history. Lenders review each applicant's credit to determine whether it meets the lender's established credit criteria for receiving the loan. A borrower must prove to be credit worthy and for this reason final eligibility for these programs rests with the lender. We strongly suggest that a student with past credit problems remedy the problem before applying for these loans. The School of Law cannot replace these loans should a student be denied for credit reasons.

A student who is concerned about his or her credit rating should obtain a copy of their credit report from one of the three major credit reporting agencies.

Equifax – [www.equifax.com](http://www.equifax.com) Trans Union – [www.transunion.com](http://www.transunion.com) Experian – [www.experian.com](http://www.experian.com)

Individuals can also request their credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com)

**Financial Aid for International Students** – International students are eligible for merit based scholarship. There are no need-based scholarships, grant or loans available through the School of Law.

International students are ineligible for Federal student loans but may be eligible for loans from their own country. Students may apply for private educational loans offered through commercial lenders here in the U.S. These loans require a credit-worthy U.S. citizen or permanent resident as a co-signer. The co-signer is legally responsible to repay the loan if the student does not. There are a number of private commercial loans on the market. The School of Law does not make recommendations on these loans.

Below is a list of some of the many financial aid directories available in bookstores and on the Web. While the School of Law does not endorse or guarantee the quality of any of these resources, they may be useful to international students searching for means to finance their law school education.

**International Education Financial Aid** <http://www.iefaf.org> - The Smart Student Guide to Studying in the USA [www.edupass.org](http://www.edupass.org) - The institute of International Education [www.iie.org](http://www.iie.org)

**International student Exchange & Study Abroad Resource Center** [www.internationalstudent.com](http://www.internationalstudent.com)

**HOW TO APPLY FOR STUDENT LOANS:**

**FAFSA** – Applicants applying for federal student loans will need to complete the Free Application for Federal Student Aid (FAFSA) each year. Beginning on Oct. 1, 2017 you can complete your FAFSA for the 2018-19 school year at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You will need to list Washington University as a school to receive the FAFSA report. Our Title IV code number is 002520.

The FAFSA will determine your eligibility for federal student loans. Graduate students are considered independent. Washington University School of Law does not require parental information on the FAFSA.

**Law School Application for Financial Aid** – The School of Law also requires students applying for financial aid to complete the law school’s application for financial aid. This can be completed online at [http://law.wustl.edu/admissions/wuforms/FA\\_PersonalInfo.asp](http://law.wustl.edu/admissions/wuforms/FA_PersonalInfo.asp)

Prospective students will need to complete the FAFSA and law school application by March 1.

**HOW ELIGIBILITY AND NEED ARE DETERMINED:**

Each year the University is required to set the cost of attendance (COA) for the nine months of school. The costs include tuition, fees, books, room, board and personal/miscellaneous expenses. Students are only allowed to borrow up to the cost of attendance. Listed below is the Law School budget for the 2017-18 academic year. This budget represents the maximum financial aid package, including scholarships and loans that any student may receive for the nine months of school. An individual student’s budget may vary from this standard budget depending on their circumstances. Federal regulations mandate that the student expense budget only include education-related expenses. A student’s budget will not be increased for expenses related to consumer debt such as credit card debt, moving costs, and bar related expenses.

Student Expense Budget for 2017-18:

	JD	LL.M.
Tuition	\$54,888	\$54,888
Student Bar Fee	\$90	
International Medical Plan		\$5
Mandatory Health & Wellness Fee	\$375	\$375
Mandatory Health Insurance Fee	\$1,630	\$1,630
Books/Supplies	\$2,000	\$2,000

Room/Board	\$14,400	\$14,400
Personal/Misc.	\$5,000	\$5,000
Parking Pass (optional)	\$757	\$757
	\$79,140	\$79,055

**FINANCIAL AID AWARD LETTERS:**

Admitted Students – An applicant must be admitted and their financial aid file complete (meaning we have both the FAFSA report and a law school application for financial aid) before a financial aid award letter is sent. Award letters for new students are emailed beginning in June.

Returning Students – Returning students are encouraged to complete the FAFSA and law school form by March 1<sup>st</sup> to ensure they receive an award letter before the end of the spring semester. Once the Financial Aid Office receives the FAFSA report and law school application a financial aid award letter is emailed to the student.

The financial aid award letter that a student receives will list any scholarship awarded and a combination of federal student loans. Most aid is awarded up to the cost of education. It is up to the student what, if any, of the aid listed on the letter they accept. The student will need to accept, decline or reduce any of the aid. This can be completed online at the Student Financial Services website or by signing the award letter and returning it to the Financial Aid Office.

Here are a few things to keep in mind when accepting your financial aid award:

- Compare the different types of loans listed and only borrow what you think you will need for the year.
- First accept those loans with the lower interest rates, then borrow what you need from the remaining loans.
- If you decline or reduce a loan and then during the school year need additional money, you will be eligible to borrow the remaining amount during the academic year.

Once the award is accepted, instructions on how to apply for the loans are emailed to the borrower. New borrowers will need to complete master promissory notes for the loans accepted and entrance counseling. The notes and entrance counseling can be completed online with Direct Loans. The loan application process is not complete until the award has been accepted (either online or via returned letter) and the necessary promissory notes and entrance counseling are complete. The deadline to complete the promissory notes and entrance counseling is July 1. We cannot guarantee that student loans will arrive before the start of classes if we receive these items after the July 1 due date.

**REFUNDS FOR LIVING EXPENSES:**

If the amount of the loan money exceeds tuition and fees, the difference will be given to you in a refund. This refund can be used for living expenses for the semester. Please keep in mind refunds will not be available until the first day of classes. You should return to school with funds sufficient to cover the first month’s rent, purchase text books, and pay general living expenses until the refund is ready. The School of Law will be unable to advance a student money to pay these expenses.

Refunds are in the form of a paper check or you can elect to receive your refund by direct deposit into your checking or savings account by signing up for direct deposit in WebSTAC.

**WITHDRAWAL FROM SCHOOL AND REFUND ON TUITION:**

Students considering withdrawing from school are encouraged to consult with Elizabeth Walsh, Associate Dean for Students. To withdraw, a student should provide written notification to the Registrar’s and Financial Aid Offices and obtain written approval from Dean Elizabeth Walsh. Students who withdraw after a school term is underway will ordinarily receive a tuition refund based on the last date of class attendance, as follows:

- Within 1<sup>st</sup> week of classes .....100%
- Within 2<sup>nd</sup> week of classes.....80%
- Within 3<sup>rd</sup> or 4<sup>th</sup> week of classes.....60%
- After 4<sup>th</sup> week & before end of the 8<sup>th</sup> week.....40%

There is no refund after the eight week of the semester except for withdrawals for reasons of health. Such reasons must be certified or verified by the University Health Service, in which case the law school will make a pro rata refund of tuition if notice of withdrawal is received before the end of the twelfth week of the semester.

**WITHDRAWL FROM SCHOOL AND RETURN OF TITLE IV FUNDS (Federal student loans):**

Federal student loan recipients who withdraw completely before completing 60% of the term for which the student has been charged, will be required to return a portion of the Title IV funds they received. The return amount will be calculated using the number of days the student attended in the given term and the total number of days in the term. Until a student has passed the 60% point of an enrollment period, only a portion of the student’s aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all awarded aid for the enrollment period.

Title IV financial aid recipients who withdraw from all classes, or who are administratively withdrawn from all classes may be required to return a portion of the financial aid they received. Calculations are made to determine the percent of financial aid earned and unearned for the given term.

Title IV financial aid recipients who receive an overpayment resulting from changes in enrollment, cost of attendance, general eligibility and additional financial aid award(s) will be required to return funds in the amount necessary to eliminate the overpayment.

Student loans are returned to Direct Loans in the following order: Federal Direct Unsubsidized Stafford Loan first, then Federal Direct PLUS Loan.

#### **SATISFACTORY ACADEMIC PROGRESS:**

Students who fail to attain satisfactory academic progress at the end of each academic year will lose federal financial aid eligibility. If the student resumes satisfactory academic progress the student will regain federal financial aid eligibility as long as he/she maintains satisfactory academic progress.

#### **FINANCIAL AID FOR SUMMER SCHOOL:**

Federal student loans are available for summer school. A student may borrow to cover tuition and living expenses for the weeks they are enrolled. Information on how to apply for summer school aid is made available early in the spring semester.

#### **STUDY ABROAD AND EXCHANGE PROGRAM:**

Federal Direct Loans are available to cover summer study abroad programs sponsored by other law schools. Those students interested in enrolling in a study abroad program sponsored by a school other than Washington University will need to have the program approved by Michael Koby, Associate Dean for International and Graduate Programs and complete a summer school application for financial aid.

Those students participating in the fall and spring study abroad exchange program through Washington University School of Law will be charged the School of Law tuition and their student loans will be processed by the law school's financial aid office.

#### **WASHINGTON UNIVERSITY SCHOOL OF LAW STUDENTS VISITING AT ANOTHER LAW SCHOOL:**

Students must petition to visit away at another law school. Federal student loans are available to pay the costs associated with visiting at another school. The aid will be processed by the Washington University School of Law Financial Aid Office. A consortium agreement is sent to the host school. This agreement will state that the student will receive Title IV funds from Washington University School of Law and the credits received at the host school will count toward the student's JD at WUSL. This agreement must be signed by WUSL and the host school before processing aid.

Any Title IV funds (federal student loans) are sent directly to the host school by Washington University to pay tuition and fees. Any remaining loan funds, after tuition is paid, are given to the student in the form of a refund check. This refund is generated from Washington University.

Visiting students are required to pay tuition to WUSL and, if the host school's tuition is higher, students are required to pay the difference. Students that have questions about tuition and scholarship while visiting should contact Carrie Burns [cjburns@wustl.edu](mailto:cjburns@wustl.edu).

#### **STUDENTS VISITING WASHINGTON UNIVERSITY SCHOOL OF LAW:**

Students who receive permission to visit Washington University School of Law will need to have their home school send Washington University a consortium agreement. Visiting students will need to apply for financial aid, loans and/or scholarship from their home school.

#### **OUTSIDE SOURCES OF AID:**

During the school year, the financial aid office receives applications for scholarships from outside organizations. Notice of these scholarships can be found in the "Law Weekly" and MyLaw. Also, a list of outside sources of scholarship and loans can be found on the School of Law's website <http://law.wustl.edu/financialaid/resources.asp>.

#### **MEL BROWN FAMILY LOAN REPAYMENT ASSISTANCE PROGRAM (LRAP):**

As the cost of higher education rises, the accumulation of substantial education loan debt may dictate career choices for students who want to pursue public service employment but feel they cannot take such a traditionally low-paying position. In January 2002, Washington University School of Law adopted a Loan Repayment Assistance Program (LRAP) for students who enter the government or public service job sector. The purpose of this program is to enable an increased number of our graduates to pursue government or public service careers during a time when rising student debt loads have made this increasingly difficult.

Detailed information on the School of Law's LRAP can be found at:

<http://law.wustl.edu/lrap/index.aspx?id=4263>

#### **STUDENT LOAN REPAYMENT AND EXIT COUNSELING:**

Graduating student loan borrowers are required to complete a student loan exit meeting before graduation. Students will be provided with a list of loans borrowed while in law school and information on the available types of loan repayment. Each graduating student will need to complete their exit interview online during the spring semester. The Law School's Financial Aid Office will also be available to discuss loan repayment with individual students.

#### **UNDERGRADUATE LOAN DEFERMENT WHILE ENROLLED IN LAW SCHOOL:**

All federal student loans and most private loans from undergraduate school can be deferred while enrolled in law school. If you have borrowed federal or private loans as an undergraduate or while enrolled in a prior graduate program and are currently in repayment, you should contact your lender to let them know you will be returning to school as a full-time student. The lender may require the school to complete a deferment form. WUSL will not complete a deferment form until you are officially enrolled in classes or after classes start in the fall. You should continue making payments on your loans

until the start of classes. If you are in the grace period on your loans, Washington University will notify the National Student Loan Clearing House (a system all lenders use to check enrollment status) that you are enrolled as a full-time student and your loans will automatically go into deferment. The Clearing House is notified in the 1<sup>st</sup> week of classes.

**CONTACT NUMBERS:**

Carrie Burns  
Assistant Director of Financial Aid & and Student Life  
314-935-4605  
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