

Guide to Financing Your Legal Education



Quinnipiac / Law
UNIVERSITY



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The staff at the Quinnipiac University School of Law Office of Financial Aid realizes that financing a law degree is a significant undertaking. Therefore, we have provided this publication to help you understand your financial aid eligibility and financing options. We recommend that this publication be kept as a reference throughout law school.

Be sure to read all the information you receive from our office and check your Quinnipiac email often, as we will communicate with you via this method. You must reapply for financial aid each year if you need assistance to pay for law school. The Free Application for Federal Student Aid (FAFSA) can be filed after October 1, and we recommend filing your FAFSA by March 15 to ensure timely processing of your financial aid.

Our Federal School Code is 001402.

We encourage you to call, write or visit our office to address any questions or concerns you may have regarding your financial aid. We will do our best to ensure that your questions are answered and that you have a clear understanding of how the financial aid process works. Contact information is listed below and on the back panel of this brochure.

Quinnipiac University School of Law

Office of Financial Aid LW-FIN

Tel: 203-582-3405 or 800-462-1944

Fax: 203-582-4062

lawfinaid@qu.edu

qu.edu/law/financialaid

Office Location

North Haven Campus, SLE-113



Your Financial Aid Offer

Your financial aid offer contains information regarding your cost of attendance, the types of aid for which you are eligible, and the amount awarded with a breakdown of the amounts by semester—fall, spring and summer. The amounts offered are contingent upon your actual enrollment, continuing attendance, satisfactory academic progress (please see page 14 of this guide) and verification of information on the FAFSA, if required.

Official Financial Aid Offers

The Quinnipiac Law Office of Financial Aid provides financial aid offers via the web to admitted students who have submitted all of the necessary documents to process their financial aid application. Students will receive a notice via email with instructions on how to access their financial aid offer electronically.

After you receive your financial aid offer, you need to accept, decline or reduce the amount of your offer where applicable, and submit your response within 15 days of receipt. If you are a first-time borrower, you will be asked to complete loan entrance counseling and a Direct Loan Master Promissory Note (MPN). In order to receive your loan funds, you are also required to complete the Annual Student Loan Acknowledgment (ASLA) each academic year.

Revised Offers

Revisions to a financial aid offer may be necessary due to a change in circumstances, such as the receipt of an outside scholarship, employee tuition assistance, or changes in budget items such as enrollment status or housing plans. Any change to your financial aid offer will be reflected in a revised offer. Revisions are sent throughout the year, as necessary, and must be submitted within 15 days of receipt. Be aware that only aid you have accepted on your financial aid offer will be credited to your student account. It is your responsibility to notify the Quinnipiac Law Office of Financial Aid in writing immediately if you receive additional funding from an outside source or change your enrollment or housing status.

Estimated Cost of Attendance

Your cost of attendance is based on the information you provided on your FAFSA regarding housing plans and your enrollment status. Go to qu.edu/law/costs for more cost information.



There are two categories of costs in your total cost of attendance budget: direct costs and indirect costs.

1. Direct costs are those for which you receive an online billing statement from the Quinnipiac University Bursar's Office. These include such items as tuition, student fees, insurance fees and applicable registration fees.
2. Indirect costs are those for which you do not receive an online billing statement from the Quinnipiac University Bursar's Office. Indirect costs are expenses you may incur for items such as books, supplies, transportation expenses and living expenses. Estimates for all of these items are for educational expenses and therefore are used when calculating financial aid eligibility.

It is important to note that you will be billed only for the direct costs at Quinnipiac University. (Please see page 17 of this guide for further details on billing.)

Financial aid budgets do not allow for family costs and are based on expenses for the student only. We realize that based upon personal lifestyle, the cost of books, supplies and living expenses will vary from student to student. To remain fair and equitable to all financial aid recipients, the Office of Financial Aid uses a standard budget for books and supplies and for living expenses for either off-campus room and board or living at home. We do not adjust these standard budgets based upon actual amounts spent on transportation, books and supplies, or living expenses. The off-campus budget reflects the expectation that you will have at least one roommate. Living expense figures are reviewed and updated annually and are based on estimates provided by the Bureau of Labor Statistics and Consumer Price Index.



How Financial Need Is Determined

Need-based financial aid is based upon the cost of attendance at Quinnipiac University School of Law and the student's calculated contribution to educational costs. Students are expected to make a maximum effort to meet their educational expenses.

Student Contribution from Income

Based on the federal formula, all students are expected to contribute from their income. This amount can vary from the minimum expected contribution from earnings. If you typically earn more than the minimum expectation, your contribution from income will be higher.

Student Contribution from Assets

The amount of each student's contribution is assessed from both liquid and non-liquid assets. For the determination of federal financial aid, a percentage of the student contribution is from assets. This federal standard applies to cash, savings and checking accounts, trust funds (including Uniform Gifts to Minors), stocks, savings bonds, mutual funds, certificates of deposit, other real estate equity (not including their primary residence) and other assets.

The Office of Financial Aid determines your need for financial assistance utilizing the following formula:

Your Cost of Attendance (COA) less your Expected Family Contribution (EFC).

$$\text{COA} - \text{EFC} = \text{your need}$$

Your EFC is determined by the information provided on the FAFSA as reported to you on your Student Aid Report, which you will receive after you file the FAFSA.

Verification

Verification is the process used to confirm certain information you provided on your Free Application for Federal Student Aid. Not everyone's FAFSA is verified. Only about one-third of all FAFSA applicants will be selected for verification. Verification can be designated either by the U.S. Department of Education or by our office. The following are some common reasons you may be selected for verification:

1. Random selection
2. Incomplete FAFSA data
3. Estimated information
4. Inconsistent FAFSA information

If your FAFSA is selected for verification, the Office of Financial Aid will contact you via email to request the appropriate documentation, such as federal income tax transcripts, W-2 statements and various worksheets, to confirm the data submitted on the FAFSA. You cannot receive your financial aid until the verification process is complete, so it's important to respond quickly.

We recommend, whenever possible, you use the Internal Revenue Service (IRS) Data Retrieval Tool that is part of the FAFSA on the web to reduce, or in some cases, eliminate the need for the submission of additional documentation.

Institutional Scholarships & Grants

Merit Scholarships

All applicants who are offered admission receive automatic merit scholarship consideration. Students whose admissions qualifications demonstrate a potential for superior academic performance in law school will receive scholarship notification with their acceptance letter from the Office of Admissions. The notification outlines the amount of the award and the criteria needed to maintain the merit scholarship or grant. Scholarships range in amount and may be renewed annually at 100 percent, if the student's class rank at the law school is in the top half. The number of scholarships awarded each year to entering students is based on the availability of institutional resources.

Dean's Fellows Scholarships

The Dean's Fellows awards are full-tuition scholarships recognizing applicants who possess a record of extraordinary scholarly achievement and leadership, have a demonstrated commitment to community through volunteerism, public service or civic activities, and show strong potential to be

leaders during and after law school. These awards may be renewed annually if the student's class rank at the law school is in the top half. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

Distinguished Scholar Awards/

Diversity-Based Awards

The Distinguished Scholar Awards range in amount per year and are awarded on the merits of the applicant's admissions application with emphasis on undergraduate academic record, personal statement, LSAT score and potential to contribute to diversity on campus. In awarding the scholarships, Quinnipiac Law engages in a highly individualized, holistic review of each applicant's file, giving serious consideration to all the ways an applicant might contribute to a diverse law school community. Scholarships are renewable annually if the recipient is in good academic standing. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

Legal Scholar Awards

The Legal Scholar Awards are full-tuition scholarships awarded to select applicants whose superior academic records demonstrate a potential for exceptional scholarly achievement in law school. These awards may be renewed annually if the student's class rank at the law school remains in the top half. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

Emergency Response Personnel Scholarship

In recognition of the services that emergency response personnel provide to their communities, Quinnipiac Law offers scholarship opportunities for police, firefighters, paramedics and emergency medical technicians. Scholarships may be given to active or retired emergency responders (paid or volunteer) enrolling in either the full-time or part-time program who have a demonstrated record of academic excellence. A student's status as an active or retired emergency responder should be noted on their resume. Scholarships may be renewed annually if the student's class rank at the law school remains in the top half. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

International Law and Policy Award

This award is offered to students who exhibit an interest in the international law concentration at Quinnipiac University School of Law. Demonstrated academic ability as well as international experience are considered when granting these awards. In addition to a scholarship, an international scholar will receive monetary assistance toward one of the program offerings that would satisfy the international experience requirement for the concentration. Scholarships may be renewed annually if the student's class rank at the School of

Law remains in the top half. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

LGBTQ Advocate Scholarship

Quinnipiac Law is committed to supporting advocacy related to LGBTQ rights. This scholarship is open to students of all sexual orientations who have demonstrated a commitment to advancing LGBTQ issues. Students are selected on the basis of demonstrated academic ability, leadership qualities, and experience advocating for LGBTQ rights. A student's resume and/or personal statement should highlight these activities. A student's plans to use his or her law degree for further advocacy work of this type is also taken into consideration. Scholarships may be renewed annually if the student's class rank at the law school remains in the top half. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

Military Appreciation Scholarship

In recognition of the bravery and dedication of our military troops, Quinnipiac Law offers scholarship opportunities for students who have served or currently serve in the United States Armed Forces or reserves (any branch). A student should note his or her military status in the applicable section of the application. In addition to service to our country, a student's academic record, in particular their undergraduate GPA, and LSAT will be considered. Scholarships vary in amount and are applied after any applicable veterans benefits. Scholarships may be renewed annually if the recipient is in good academic standing. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

Public Interest Scholarship

Quinnipiac Law provides scholarship funds to students who are committed to a career in public interest law. Students selected for these awards will be considered based on their commitment to public service, their demonstrated academic abilities, and their potential for leadership both here at the law school and in the outside community. Public service work will be defined broadly to include employment, advocacy, and/or volunteer activities, both in government and non-government arenas in topics including (but not limited to) civil rights, poverty, international human rights, environmental law and health law. A student's resume and/or personal statement should highlight these activities. Scholarships may be renewed annually if the recipient is in good academic standing. Visit qu.edu/law/scholarships for information on deadlines and other guidelines.

IOLTA Scholarships

The Connecticut Bar Foundation annually provides the law school with a percentage of the interest income generated from the Connecticut Lawyers' Trust Account. These funds are awarded to law students based on Connecticut residency, merit and need. The selection criteria, number of recipients, and the award amounts vary from year to year based on the allocation of funds.

Named/Endowed Scholarships

Several individual donors and law firms have established scholarships to be awarded once a year by the Office of Financial Aid to students based on academic excellence, interest in specific areas of law and/or financial need. The number of awards and the amounts vary yearly based on the interest income generated from the endowment. A limited number of students are selected each year.

Outside Scholarships

Scholarships and grants can be awarded to outstanding students by organizations other than the School of Law. Corporations, foundations, employers, state, national and professional associations, civic organizations and clubs have their own application and selection criteria for awarding private funds. Quinnipiac Law encourages all students to research and apply for outside scholarships for which they may be eligible. To assist you, we will list any available scholarships in The Docket, our internal school newsletter, as we are notified of them. We also recommend the free scholarship web resources listed on page 22 of this guide. Students are responsible for all application, renewal and disbursement paperwork.

Federal regulations require that the Office of Financial Aid coordinate all sources of funding to ensure that you are not receiving any aid for which you may not be eligible or that exceeds your cost of attendance. For this reason, you are required to notify the Office of Financial Aid of any outside resource you will be receiving that is not already listed on your financial aid offer.

Federal Financial Aid

The U.S. government provides loans for law students. To be eligible, the student must be a U.S. citizen, permanent resident or eligible non-citizen. The funds described in the following section are available from the federal government. The Bipartisan Student Loan Certainty Act of 2013 provides new formulas for the determination of student loan interest rates. Interest rates are tied to a 10-year Treasury Note Index plus a statutorily defined add-on and will be established each year for loans where the first disbursement is on or after July 1 through the following June 30. The interest rate will be fixed for that year and apply to the life of that loan. Go to qu.edu/law/loans for more information.

The Federal Direct Unsubsidized Loan is available for law students who are matriculated in a degree-granting program and enrolled at least half time (6 credits) each semester. The borrower is responsible for all interest that accrues and can choose to either pay the interest while in school or add any deferred interest to the principal balance of the loan (“capitalization”). When interest is capitalized, the principal balance is increased by the amount of unpaid interest. The interest rate on the Federal Direct Unsubsidized Loan is fixed and is determined annually. Federal Direct Loans are subject to fees, which are deducted from loan proceeds prior to the disbursement of funds. Borrowers are responsible for repayment of all such fees. The minimum monthly repayment amount is \$50, but is based on the cumulative amount borrowed under the Federal Direct Loan Program. Students receive a one-time, six-month grace period, which starts after they graduate, drop below half-time status, or withdraw.

The Federal Direct Graduate PLUS Loan is available for law students who are matriculated in a degree-granting program, enrolled at least half time (6 credits) each semester, have completed a FAFSA, applied for their annual Federal Direct Unsubsidized Loan maximum, and meet the credit criteria. The maximum loan limit is the cost of attendance minus other aid received. The interest rate on the Federal Direct Graduate PLUS Loan is fixed and is determined annually. Federal Direct Loans are subject to loan fees, which are deducted from loan proceeds prior to the disbursement of funds. Borrowers are responsible for repayment of all such fees. Repayment on Federal Direct Graduate PLUS loans begins after the second disbursement; however, students enrolled at least half time may request deferment. Students may elect to receive a one-time, six-month grace period, which starts after they graduate, drop below half-time status, or withdraw. Go to qu.edu/law/loans for more information.

Students in default on prior student loans are not eligible to receive additional federal loans or other financial aid at Quinnipiac Law. Arrangements must be made with the lender to resolve any defaulted loans before eligibility can be restored.

The Federal Work-Study Program is a need-based program that provides funding for jobs for law students, allowing them to earn money to help pay educational expenses.

The program encourages students to pursue community service-type employment or work related to their course of study. The School of Law uses its allocation of funds for summer legal employment for students who are employed off campus in nonprofit organizations or a public agency. Information and applications are available to all law students early in the spring semester each year.

Annual Unsubsidized Loan Limits

	Unsubsidized Total	Aggregate Limit
Graduate and Professional Students	\$20,500	\$138,500

If you are offered a Federal Direct Unsubsidized Loan, you need to accept, decline or reduce these funds on your financial aid offer. The loan process is initiated by your acceptance of the Federal Direct Loan on your award notification. First-time borrowers must complete and return/transmit a Master Promissory Note to the lender/servicer before funds can be credited to your student account. Visit studentaid.gov/mpn to complete your MPN online. (Students who have a valid MPN on file with their lender do not need to complete a new one). You will receive a notice of disclosure once the loan is guaranteed indicating the scheduled disbursement dates. Loan proceeds are disbursed in two installments through electronic funds transfer.

All Quinnipiac Law students borrowing Federal Direct Unsubsidized and Graduate PLUS Loans for the first time are required to complete mandatory loan entrance counseling, which highlights your rights and responsibilities as a borrower. The counseling must be completed prior to the university receiving loan funds. Go to qu.edu/law/entrance to complete the counseling online.

All Quinnipiac Law students borrowing Federal Direct Unsubsidized and Graduate PLUS Loans are required to complete the Annual Student Loan Acknowledgment (ASLA) each academic year prior to loan funds being disbursed to the university.

Private Loan Funding

In addition to the Federal Direct Loan programs, private educational loans are available for law students. Borrower eligibility, co-signer requirements, interest rates, maximum loan levels and repayment options vary according to the program. Go to qu.edu/law/loans for more information. You may consult directly with each lender for specific terms and eligibility.

Students who are enrolled less than half time may apply for private loan funding through select programs.

Helping You Manage the Cost of Your Law School Education

Quinnipiac offers payment plans, which allow you to register for courses and pay in installments. A nominal installment fee is charged. Go to qu.edu/bursar for more information. (The plans are not available to students during the summer term).

Many companies provide education benefits to employees in the form of tuition reimbursement. Additionally, Quinnipiac University has arrangements with a number of companies to accept a letter of authorization from the employer in lieu of full or partial payment at registration. Check with your employer about any education benefits that may be available to you.

Various education assistance programs administered by the Department of Veterans Affairs provide benefits to veterans, service members, and some dependents of veterans wishing to pursue an education. Quinnipiac University is a participant in the Yellow Ribbon Program. More information is available at gibill.va.gov, or contact Jason Burke, Quinnipiac's director of veteran and military affairs, at 203-582-8867.

Satisfactory Academic Progress

Law students who wish to receive assistance through any federal, state or institutionally supported grant, loan or work program must meet satisfactory academic progress standards. Satisfactory academic progress measures the quality of the academic work and the rate of progress toward the juris doctor degree. Students enrolled in joint degree programs must meet the satisfactory academic progress guidelines for both programs. Students who fail to comply are not eligible for financial aid.

Guidelines:

1. **Qualitative Measurement** – The quality of a student's academic work.

All law students must maintain a cumulative grade point average of at least 1.8 at the end of the student's first year and a 2.0 at the end of the second year and beyond. Transfer credits do not factor into the grade point average. Courses with grades of "Pass" do not factor into the grade point average. Courses with grades of "Fail" will factor into the grade point average as they are counted as 0 in the calculation.

2. **Quantitative Measurement** – The rate of a student's progress toward a degree. Successful completion measures credits earned, not credits attempted.

Satisfactory academic progress is measured once per year at the end of the spring semester. To be considered satisfactory, full-time students must successfully complete at least 20 credits of academic work, and part-time students must successfully complete at least 16 credits of academic work toward the juris doctor or JD/dual-degree programs during a period of two consecutive required semesters. Courses with a grade of "Pass" are counted as earned credits; courses with a grade of "Fail" are considered as attempted but not earned. Incomplete and withdrawn courses are counted as attempted but not earned. Credits that are dropped during the published add/drop periods are not considered as attempted credits. Transfer credits are accepted as both attempted and earned. Audited courses are not counted toward degree progress.

Failed courses will be considered as attempted credits. While students who receive a failing grade in a required course can receive financial aid to repeat it, the successful completion of a failed course will not impact the cumulative grade point average but will count as earned credits. Students may not receive financial aid for more than 150% of their published program length (full time JD = 9 required semesters, part-time JD = 12 required semesters).

Please note that both the qualitative and quantitative measurements indicate the grade point average and number of credits needed to meet satisfactory academic progress requirements for financial aid and do not reflect the law school's recommended cumulative grade point average and number of credits to be taken each semester.

3. Implementation of the Satisfactory Academic Progress Policy

Satisfactory academic progress is reviewed once per year, at the conclusion of the spring semester once final grades have been posted. Since summer enrollment begins prior to spring semester grades being posted, summer financial aid will be based on the student's academic progress at the time of the award. If subsequently it is determined that the student was not maintaining satisfactory academic progress, all undisbursed aid will be canceled.

Students whose performance or progress does not meet the required standards will be notified by the director of financial aid and will be considered ineligible for aid, including federal, state, institutional and most private loans. Students with financial aid applications on file for the upcoming year will receive a communication indicating the loss of aid at the end of June after final grades are posted. Students who are not making satisfactory progress and have not filed an application for financial aid will not receive this correspondence until the financial aid application has been filed.

Students may appeal their loss of aid based on extenuating circumstances. Appeals must be submitted in writing to the associate dean of the law school and will be reviewed by the Academic Status Committee for decision. Students who do not appeal, or whose appeal is denied, will not regain financial aid eligibility until all academic standards are met. Summer courses may be considered in repairing deficiencies.

If an appeal is granted, the student will be placed on financial aid probation for one semester, and an academic plan will be prescribed for the student to follow. The student's academic progress will be reviewed at the end of the probationary semester, and they must have met the conditions of the academic plan to receive financial aid. A student who fails to meet these conditions will lose eligibility for financial aid. Additional appeals will not be considered.



Receiving Your Aid: The Role of the Bursar's Office

The Office of the Bursar manages the cashiering, billing, collection, student account services and refund notifications. Students can pay bills, request refunds, obtain payment plan information and seek clarification related to Quinnipiac charges from the staff in this office. Students can access an online billing statement from the university bursar's office prior to each semester and are expected to meet their financial obligations when they are due.

For financial aid recipients, Federal Direct Unsubsidized and Graduate PLUS Loans are credited to student accounts in two equal disbursements. Private loan borrowers receive a credit on their account when the lender has disbursed the loan. The disbursement dates for all loans occur approximately five days prior to the start of each semester, provided the student meets the award and enrollment conditions. Federal student loans are disbursed via electronic funds transfer. Private loan borrowers generally receive funds electronically. Students have the right to cancel a portion of their entire loan at any time during the process. When applicable, if loan amounts exceed actual tuition and fee charges, the bursar will process a refund for student living and other education-related expenses. Students can sign up to have their refunds directly deposited into their personal accounts.

Go to qu.edu/bursar for more information.

Students who owe a tuition balance on their account will not be permitted to register for a subsequent semester.

Law School Refund Policy

Prior to the Start of Classes

A new student who has rendered either of their tuition deposits and then withdraws from the university will forfeit his/her deposits. Any balance on the account, less financial aid, will be refunded.

After the Start of Classes

Students who withdraw from any of their classes after the published “last day for late registration/schedule changes” will not be entitled to any adjustment of their charges for tuition and fees.

Students who affect a complete withdrawal or leave of absence from the university, regardless of the reason (including medical), will be granted a prorated refund of tuition and fees, less an administrative fee of \$100. Late fees are nonrefundable in total or in proration. Prorated refunds are computed on the following basis:

Fall and Spring terms

Withdrawal	1st week	80%
Withdrawal	2nd week	60%
Withdrawal	3rd week	40%
Withdrawal	4th week	20%
Withdrawal after the 4th week		0%

Summer terms

Withdrawal	1st week	80%
Withdrawal	2nd week	50%
Withdrawal	3rd week	30%
Withdrawal	4th week	0%

The date of withdrawal for purposes of calculating the refund is the date on which the student makes a written application to the associate dean for academic affairs for withdrawal. No retroactive withdrawals are permitted for refund purposes. The refund schedule listed above is applied regardless of the reason for withdrawal, including medical reasons.

Dismissals and Suspensions

A student who is either dismissed or suspended by the university for any reason, during either academic semester, will receive a refund based on the applicable refund percentage in effect at the time of the student’s dismissal or suspension (first four weeks). After the fourth academic week, the refund policy as stated above will be applied. In addition, a student who is dismissed or suspended will be charged all administrative fees and other fees as prescribed.



Payment Plan

Students using the university's payment plan who withdraw during the refund period (first four weeks) should note that their forfeiture is computed on the full amount charged regarding tuition and fees, and not on the amount remitted via the payment plan. In addition, the \$75 service charge for using the payment plan also will be included in the list of charges. After the fourth week, the balance remaining on the installment plan will be due and payable on the date of withdrawal.

Return of Title IV Funds

In addition to the university's refund policy that prorates tuition charges during the first four weeks of the semester, the university is required to return to the federal government that portion of federal aid that is unearned. Title IV funds are based on a payment period or term, and funds must be returned in the following order:

1. Federal Direct Unsubsidized Loans
2. Federal PLUS Loans

Please note: It is important to understand that if a student's withdrawal date is on or before the completion of 60 percent of the semester, "unearned aid" will result. If a student has received a refund as a result of aid applied to their account prior to their withdrawal date, the student will have a balance due the university on their student account. For more complete information, go to qu.edu/bursar and click on the law school refund policy.

Frequently Asked Questions

Q/ Do I have to reapply for financial aid every year?

A/ Yes. You will need to file your FAFSA no sooner than October 1, and we recommend by March 15 each year to ensure timely awards.

Q/ I don't remember filling out "Form XYZ" last year; why do I have to do it this year?

A/ The FAFSA won't change from year to year. However, based on verification selection, changing requirements and regulations, differences in your financial situation, or other factors, the Office of Financial Aid may request appropriate documentation. This may change from year to year, so it is essential to read all correspondence and requests from the Office of Financial Aid and respond in a timely manner.

Q/ What do I do if I took out a Federal Loan as an undergraduate?

A/ You must notify your lender of your return to school to initiate a loan deferment. The deferment process will halt your loan repayment obligation while you are enrolled at least half time (6 credits). You may be required to complete deferment paperwork and, in some cases, submit that paperwork to the Office of the Registrar at the School of Law for processing.

Q/ How do I know the amount of funds I can borrow in a Federal Graduate PLUS or private educational loan?

A/ You may borrow up to the cost of attendance minus any other aid received. If your COA equals the amount of aid on your offer, then you cannot borrow an additional loan. If your COA is larger than the amount of aid on your offer, then you can borrow up to the difference.

Q/ If I've already started a semester, may I still apply for aid?

A/ Yes, you may apply for financial aid once a semester has started. Keep in mind that all paperwork must be complete, your FAFSA results received by the university, and your Federal Direct Loan originated prior to the last date of enrollment for the academic period.

Q/ Do I have to accept the full amount of the loan presented on my financial aid offer?

A/ No, you may accept all or part of the loan offered. Just indicate the amount you wish to borrow on your financial aid offer response. For example: You are awarded \$10,250 for the fall semester and \$10,250 for the spring semester, but you only need to borrow \$3,000 per semester. Replace the \$10,250 with \$3,000 for each semester, accept the offer and submit the response.

Q/ Do I need to report my parents' income and asset information on the FAFSA?

A/ As a law student, you are considered independent and do not need to report parental information on the FAFSA.

Q/ How are my Federal Direct Loan funds credited to my account?

A/ Once you have completed your Federal Direct Master Promissory Note and entrance counseling, your funds will be disbursed to the university in two equal installments (minus applicable fees) via electronic funds transfer no sooner than 10 days prior to the start of each semester. If funds are remaining after the account is paid, the Office of the Bursar will issue a refund. We will make every effort to expedite your financial aid; however, please remember this is the busiest time of year for us and your lender, so please try to be as timely as possible when submitting your paperwork.

Q/ What are my repayment options for Federal Graduate PLUS Loans after graduation?

A/ You may elect to defer your payments for six months; however, interest will continue to accrue. Beyond that, you should contact your lender to discuss options.

Q/ Can I borrow educational loans for relocation expenses?

A/ You will need to budget for these expenses using your own resources. The maximum amount you can borrow is the cost of attendance minus other aid. The nine-month, cost-of-attendance budget does not include your living expenses for the summer or the cost of relocating.

Q/ I would like to live alone. Can I get an increase to my cost of attendance?

A/ Our academic year budget reflects the expectation that you will have at least one roommate and is not increased if you choose to live alone. You will need to budget for the additional expenses using your own resources.

Q/ When will I receive my financial aid offer each year?

A/ Entering law students who have been accepted into the law program and completed their financial aid application will begin receiving financial aid offers in March. Current law students who have completed their financial aid application will begin receiving financial aid offers in late June, after the spring semester grades have been posted and class ranks have been calculated.

Websites

Quinnipiac University School of Law Office of Financial Aid	qu.edu/law/financialaid
Department of Education Ombudsman	studentaid.gov/feedback-ombudsman/disputes/prepare
Department of Veterans Affairs	gibill.va.gov
FAFSA on the Web	studentaid.gov/h/apply-for-aid/fafsa
FAFSA FSA ID Request	fsaid.ed.gov
Federal Student Aid	studentaid.ed.gov
Financial Aid Information Page	finaid.org
Financial Literacy	accesslex.org/financial-education-resources-for-students
Manage Federal Loans	studentaid.gov/h/manage-loans
U.S. Department of Education	ed.gov

National Credit Bureaus

Equifax	equifax.com
Experian	experian.com
TransUnion	tuc.com

Obtaining Free Credit Information

Annual Credit Report	annualcreditreport.com
My FICO	myfico.com

Free Scholarship Searches

College Answer	collegeanswer.com
FASTWEB	fastweb.com
Graduate Educational Information Service	scholarships4school.com
Scholarship America	scholarshipamerica.org

Lender Information

Federal Direct Loan	studentaid.gov
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Loan Repayment

U.S. Department of Education	studentaid.ed.gov/repay-loans
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Financial Aid Checklist

- ☐ Complete your Free Application For Federal Student Aid (FAFSA) at fafsa.ed.gov (include QUSL federal school code of 001402 and your housing plans for the start of the academic year)
- ☐ Reduce expenses wherever possible
- ☐ Create a budget/spending plan
- ☐ Research outside scholarship/tuition reimbursement opportunities
- ☐ Review your electronic financial aid offer when you receive email notification that it is available (suggested browsers: Google Chrome or Firefox)
- ☐ Accept/decline all or part of your financial aid offer and be sure to click on the Accept tab located below your award information to send your response
- ☐ Review your payment options
- ☐ Determine the amount of funds needed to borrow in addition to those listed on your financial aid offer, if any
- ☐ Complete your application for the Federal Graduate PLUS Loan or Private Educational Loan after June 1, if needed, for the upcoming academic year: qu.edu/law/loans
- ☐ New borrower, complete Loan Entrance Counseling: qu.edu/law/entrance
- ☐ New borrower, complete Federal Unsubsidized Master Promissory Note: qu.edu/law/loans
- ☐ New Federal Graduate PLUS Loan borrower, complete Federal Graduate PLUS Loan Master Promissory Note: qu.edu/law/loans
- ☐ At any time during this process, please contact the Office of Financial Aid with any questions.
- ☐ All borrowers, complete Annual Student Loan Acknowledgment (ASLA): studentaid.gov/asla/

Family Educational Rights & Privacy Act (FERPA)

Federal law prohibits our office from disclosing certain types of information to individuals other than the student. If you want us to release information to a parent or another person who may be acting on your behalf, please complete and sign a Financial Aid Release Form and return it to our office. Go to qu.edu/law/forms to access the form online.

Contact Information

School of Law	203-582-3405
Office of Financial Aid	

School of Law	203-582-3400
Office of Admissions	

School of Law	203-582-3214
Office of the Registrar	

School of Law Library	203-582-3303
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School of Law	203-582-3215
Office of Professional & Career Development	

School of Law Office of Student Services	203-582-3219
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Disability Services	203-582-3220
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Main University Number	203-582-8200
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North Haven Bookstore	203-582-3712
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Office of the Bursar	203-582-8740
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Public Safety	203-582-6200
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Student Health Services	203-582-8742
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Veteran & Military Affairs	203-582-8867
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Weather Line	203-582-8989
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Quinnipiac University
School of Law

Campus Location
North Haven Campus, SLE-113
370 Bassett Road
North Haven, CT 06473

Mailing Address
275 Mount Carmel Avenue
Hamden, CT 06518

800-462-1944 | 203-582-3405
qu.edu/law/financialaid
lawfinaid@qu.edu

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