

Law Student Newsletter

Welcome to the 2007-2008 Academic Year!

The Office of the Bursar at Suffolk University would like to take this opportunity to welcome you to the new academic year. Inside this newsletter, you will find pertinent information regarding payment policies that will make your transition through the Fall semester a successful one. Please be advised that the Fall tuition due dates are dependent upon your class level and you should refer to your invoice for this date. Your invoice will provide details of your expected tuition charges as well as approved financial aid. Please note that the loan amounts indicated on your invoice are "gross" figures, please refer to your "Guarantee and Disbursement" notice for actual loan disbursement amounts.

During the summer months, you will receive correspondence from many offices at Suffolk University.



Please take the time to read each letter carefully and respond as indicated because there will be specific due dates assigned to each piece of return correspondence. Failure to meet these dates may cause inaccuracies on your student account.

We hope that you will find the information provided within these pages to be helpful; however, if you have questions that are not addressed, please contact the Office of the Bursar for immediate assistance. We know that your education is of the utmost importance and we hope that we can help you attain your educational goals.

Have a safe and enjoyable summer!

Office of the Bursar

Located on the 3rd Floor,
Donahue Building
41 Temple Street
Boston, MA 02114

Phone: (617) 573 - 8407

Fax: (617) 557 - 4399

Web Address:

www.suffolk.edu/bursar

Email Address:

stdact@suffolk.edu

Office Hours

Monday - Thursday

8:45 a.m. - 5:30 p.m.

Friday

8:45 a.m. - 3:00 p.m.

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Special points of interest:

- Tuition Rates for Day, Evening and Joint Degree programs
- Payment Options
- Due Dates for Fall 2007
- Tuition Insurance Plan
- Student Health Insurance
- Withdrawal Policy
- Refund Policy

METHODS OF PAYMENT

Money Orders	Cashiers Checks	VISA	AMEX
MasterCard	Travelers Checks	Discover	E-Checks

Wire Funds to:

Citizens Bank, Acct. # 1105064708, ABA # 011-500-120, Swift # CTZIUS33 (Please reference the student's name and ID# on all payments)

Note: You can pay on the web using either an electronic check, VISA, MasterCard, Discover or AMEX. Please visit: <http://www.suffolk.edu/bursar> and click "Make a Payment" located in the menu to the right.

Please Note: An overpaid account with a history of credit card activity, will first receive a credit card reversal of the original credit card transaction(s), for the semester in which the credit card payment was made.

FINANCIAL AID

All grants, scholarships, and student loans awarded and approved will be deducted from your invoice. If a balance remains after your award has been deducted, you must pay at least 50% of the balance indicated on your invoice. **Please Note:** Federal Work Study and/or Student Employment awards are **NOT** deductible. Please do not deduct this award from your invoice total.

TUITION LIABILITY & WITHDRAWAL SCHEDULE

Tuition liability will be based on the date in which the leave of absence/withdrawal form is received by the Law School Dean, or a drop form is received by the Law Registrar's Office. Below is the tuition liability schedule:

<i>If Withdrawal or Drop Form is received:</i>	<i>Forfeiture Amount Charged to Student:</i>
• Prior to August 19	0%
• August 20-27	20%
• August 28 -September 4	40%
• September 5-11	60%
• September 12-18	80%
• September 19	100%

Please note: Any student withdrawing from the Law School after September 19, 2007 will be charged the full cost of tuition.

TUITION RATES & FEES

For a List of Tuition and Fees Click Here...

<http://www.law.suffolk.edu/admissions>

PAYMENT OPTIONS

• PAYMENT IN FULL

Due by: July 1 (New Students)

Due by: July 31 (Returning Students)

• DEFERRED PAYMENT PLAN

50% due by: July 1 (New Students)

50% due by: July 31 (Returning Students)

100% due by: October 15

(\$35.00 deferred fee will be charged)

For more information visit :

<http://www.suffolk.edu/bursar>

• 10-MONTH PAYMENT PLAN THROUGH TUITION MANAGEMENT SYSTEMS

- Must enroll in: June
- Application fee: \$65.00
- Apply over the phone: 1-888-216-4258
- Enroll online: <http://www.afford.com>

NOTE: Financial aid refunds will not be issued until the TMS contract amount for the semester is paid in full.

EMPLOYER BILLING

Please submit your voucher or letter of authorization to:

Suffolk University
Office of the Bursar
41 Temple Street
Boston, MA 02114.

Tuition balances must be paid in full before you are allowed to register for future semesters.

Please Note: All overdue balances are subject to late fees. A financial hold will be placed on grades, transcripts, exam numbers and future registrations until payment is received.

REGISTRATION INFORMATION

Returning Law Students...

- All returning law students who participated in Fall Priority registration in April will receive an invoice in early July with a July 31 due date.
- Your courses will be cancelled if your payment is not received by the due date. In order to use financial aid in lieu of payment, you must have received an award letter from the Financial Aid Office that has awarded in the full amount of your tuition charges.
- If you are not planning to return to the Law School this Fall, please contact the Dean of Students at (617) 573-8157 or Office of the Registrar at (617) 573-8160.

New Law Students...

Registration is a two step process:

- Submission of your registration to the Admissions Office.
- Payment or Financial Aid clearance by **July 1**. Clearance means you must pay at least **50%** of the total charges less any applicable Financial Aid. To be cleared without payment, you must have a financial aid award letter that covers the invoice total by the due date.
- New law students should contact the Admissions Office at (617) 573-8144 if your decision to attend Suffolk University has changed.

TUITION REFUND PLAN

As a supplement to the University's Refund Policy, we offer an insurance program, The Tuition Refund Plan (TRP) through A. W. G. Dewar, Inc. This plan enhances the University's refund schedule and provides more generous refunds throughout the entire term. If you withdraw from classes because of personal physical illness or accident, this plan will return 100% of your insured tuition and fees or 60% of your insured tuition and fees if the withdrawal results from a medical psychological illness.

Please contact **A. W. G. Dewar, Inc.**, at (617) 774-1555 or <http://www.collegerefund.com> for more information or to apply.

2007-2008 STUDENT HEALTH INSURANCE

- Required by Massachusetts State Law if registered for 9 or more credits.
- All students who do not waive coverage by September 30 will be enrolled in the University sponsored plan.
- You must have a comparable policy in order to waive the insurance. Free Care is not accepted.
- You are required to waive OR enroll on-line at <http://www.universityhealthplans.com>
- The premium for 2007-2008 is \$1,490.00 (J-1 Visa \$1,553.00).
- Any domestic student registered for less than 9 credits will not be eligible for the University sponsored plan.
- All international students are required to enroll in the university health plan. **Do not take insurance from your home country or insurance you find on-line since these may not meet the Qualifying Student Health Insurance Plan (QSHIP).**
- The insurance charge will remain on your bill until you have accurately waived the insurance on line.
- If you have a printed confirmation of your waiver but are still being charged, please contact Health Services at 617-573-8260.

PLEASE NOTE:

All students taking 12 or more credits must submit complete immunization forms to Health Services prior to starting classes. To download the Health History/ Immunization form and Meningitis Waiver form (if applicable) please go to:

<http://www.universityhealthplans.com>

NOTE

All *Returning Law* Students will have the opportunity to make adjustments to their course schedule when **Campus Cruiser** re-opens from July 16, 2007 until midnight July 27, 2007.

Changes not made between July 16, 2007 and July 27, 2007 while Campus Cruiser is open can be made during the add/drop period beginning August 20, 2007, through August 27, 2007.

FINANCIAL AID INFORMATION

- [Financial aid award letters](#) are mailed to students on a rolling basis based on the date your application is completed. If you applied for financial aid but have not received an award letter, please contact the Office of Financial Aid to check the status of your application.
- [Federal Stafford Loans](#) are disbursed to your student account in two equal disbursements at the beginning of each semester. One-semester loans will be disbursed at the beginning of the semester.
 - First time Federal Stafford Loan borrowers are required to complete entrance counseling and sign a Master Promissory Note prior to funds being disbursed.
 - Entrance counseling can be completed on-line at <http://www.law.suffolk.edu/offices/finaid>.
- ⇒ *New borrowers* who designated Access Group as their lender should complete a Master Promissory Note (MPN) online at <http://www.accessgroup.org/apply>.
- ⇒ *New borrowers* who intend to use a lender other than Access Group are responsible for obtaining a MPN from their lender and submitting it to the Office of Financial Aid for certification.
- [Trustee Grants and Loans](#) from Suffolk University Law School will be credited to your student account after the fourth week of classes.
- [Federal Graduate PLUS loans or Private Educational loans](#): may be an option for students requiring additional funding to meet the cost of educational expenses. Information on these loans can be found in the financial aid section of the Suffolk University Law School website at <http://www.law.suffolk.edu/offices/finaid>. Lenders approve or deny the loan based on your credit-worthiness. In some cases, students may need to borrow with a co-signer for the loan to be approved.
- Semester charges will be deducted from the proceeds of all educational loans.

PERKINS AND TRUSTEE LOANS

- [Students awarded a Trustee Loan](#) will be required to sign a Master Promissory Note and supporting documentation in order for the loan funds to be credited to your tuition account. The Trustee Loan Promissory Note packet with instructions will be mailed in July.
- [Students awarded a Perkins Loan](#)
First time borrowers must:
 - E-Sign a Master Promissory Note online at: <http://www.suffolk.edu/bursar>
 - Entrance Counseling at: <http://www.suffolk.edu/bursar>
 - Sign, date and return the disclosure statement to the *Office of the Bursar*.
(This form will be mailed to you in July)
- Returning students must:**
 - Sign, date and return the disclosure statement to the *Office of the Bursar*.
(This form will be mailed to you in July)

If you have further questions regarding financial aid, please contact the Office of Financial Aid at 617-573-8147 or on the web at :

<http://www.law.suffolk.edu/offices/finaid>.

REFUND INFORMATION

- Federal regulations prohibit Suffolk University from holding Federal Loan proceeds in excess of 14 days from the first day of classes if it creates a refund. Federal student loans received after the semester begins will be refunded within 14 days of their receipt, unless specified by the student to hold these funds on account.
- *An overpaid account with a history of credit card activity, will first receive a credit card reversal of the original credit card transaction(s), for the semester in which the credit card payment was made.*
- If there are any remaining overpaid funds on the account, a refund check will be issued for the difference.
- If you have made an adjustment to your course schedule that effects your financial aid award, you must make the proper arrangements to pay your balance if you have already received a refund
- If you are expecting a refund as a result of Suffolk grants and/or scholarships, those will be mailed after the fourth week of classes.
- *It is the University's policy that refunds will be issued only if your account has a credit balance.*