

Next Steps

New Students

FALL PRIOR TO ENROLLMENT
Complete the FAFSA to apply for federal financial aid at fafsa.gov after October 1.
SPRING & SUMMER
Make \$500 seat deposit to the Office of the Bursar by April 15.
Report aid from outside sources in writing to Student Financial Services.
Apply for PLUS or private, alternative loans, if needed.
For Federal Loan borrowers only: Complete your Promissory Note and Entrance Counseling at studentloans.gov .
Waive health insurance, if applicable, via the Counseling, Health & Wellness website at suffolk.edu/chw .
Submit final official undergraduate academic transcript to the Admissions Office by June 1.
Receive Campus Cruiser and Suffolk email access. <i>(It is your responsibility to check these frequently for official Suffolk Law communications.)</i>
FALL
Report aid from outside sources in writing to Student Financial Services.
Refunds available beginning the first week of the semester via the Office of the Bursar. Sign up for an e-refund for a faster refund.
SPRING
Report aid from outside sources in writing to Student Financial Services.
Visit Student Financial Services for summer federal work-study applications.
Reapply for financial aid for the upcoming year by completing a new FAFSA by April 1.
Refunds available beginning the first week of the semester via the Office of the Bursar. Sign up for an e-refund for a faster refund.
Notify Student Financial Services of any enrollment changes.

FINANCIAL LITERACY

We believe that an investment in a legal education goes beyond time spent in the classroom. We work together with a variety of professional partners to help Suffolk Law School students and alumni manage their fiscal well-being both during and after their student years, by providing helpful, timely, and topical programs and information through our Get \$mart! program. For further details, visit suffolk.edu/law/finaid to explore a variety of financial literacy information.

Returning Students

SUMMER
Report aid from outside sources in writing to Student Financial Services.
Apply for Federal PLUS or private, alternative loan(s), if needed.
Waive health insurance, if applicable, via the Counseling, Health & Wellness website at suffolk.edu/chw .
Notify Student Financial Services of any enrollment changes.
FALL
Report aid from outside sources in writing to Student Financial Services.
Refunds available beginning the first week of the semester via the Office of the Bursar. Sign up for an e-refund for a faster refund.
Notify Student Financial Services of any enrollment changes.
SPRING
Report aid from outside sources in writing to Student Financial Services.
Visit Student Financial Services for summer federal work-study applications.
Reapply for financial aid for the upcoming year by completing a new FAFSA by April 1.
Refunds available beginning the first week of the semester via the Office of the Bursar.
Notify Student Financial Services of any enrollment changes.

CONTACT INFORMATION

Student Financial Services
73 Tremont Street, 6th Floor
Boston, MA 02108
617-573-8470
lawfaid@suffolk.edu
suffolk.edu/law/finaid

Mailing Address:
Student Financial Services
8 Ashburton Place
Boston, MA 02108

FREQUENTLY USED PHONE NUMBERS

Bursar 617-573-8407
Health & Wellness Services 617-573-8260

FINANCIAL AID *Information*

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SUFFOLK
UNIVERSITY
BOSTON

LAW
SCHOOL

INFORMATION ABOUT YOUR FINANCIAL AID AWARD

SCHOLARSHIPS

Suffolk University Law School scholarship awards are for Suffolk Law tuition only for full-time day or evening students. Awards may only be used for fall and spring classes.

TRUSTEE ACADEMIC SCHOLARSHIPS

Trustee Academic Scholarships are merit-based funds awarded by the Admissions Committee shortly after an applicant is admitted to the Law School. Recipients will be notified directly by the Office of Admissions. Scholarships are awarded to students based on outstanding academic achievement and do not have to be repaid. Award amounts vary but may not exceed the program-standard annual tuition amount. Funds awarded annually by Suffolk University Law School are subject to the terms and conditions the institution will provide the recipient at the time the award is made. Students entering Suffolk University Law School during the fall 2015 semester or later are considered for this program.

LAW DEAN'S SCHOLARSHIPS

The Law Dean's Scholarships are merit-based funds awarded by the Admissions Committee shortly after an applicant is admitted to the Law School. Recipients will be notified directly by the Office of Admissions. Scholarships are awarded to students based on outstanding academic achievement and do not have to be repaid. Award amounts vary. Funds awarded annually by Suffolk University Law School are subject to the terms and conditions the institution will provide the recipient at the time the award is made. Students entering Suffolk University Law School during the fall 2015 semester or later are considered for this program.

ENDOWED & NAMED SCHOLARSHIPS

Endowed scholarships are funded by gifts from donors and foundations, and are awarded to students who meet the donors' designated criteria. A complete list of endowed scholarships is available at suffolk.edu/law/endowed.

YELLOW RIBBON SCHOLARSHIPS

Yellow Ribbon Scholarships are awarded to qualified US veterans approved by the US Department of Veterans Affairs (VA) for participation in the program. Award renewal is contingent on continued eligibility as determined by the VA. Yellow Ribbon Scholarship recipients are not eligible for any additional institutional aid. Funds are posted to students' tuition accounts each semester once received from the VA.

ACADEMIC LEADERSHIP SCHOLARSHIPS

Each year, Suffolk Law School awards the top five students in each section (for both the Day and Evening Divisions) with Academic Leadership Scholarships as they enter their second year. Students ranked first in their section receive a scholarship worth 50 percent of tuition and those ranked second through fifth receive 25 percent. Recipients must remain in the top 20 percent of their class to renew the scholarship.

LAW ACHIEVEMENT SCHOLARSHIP

Law Achievement Scholarships are awarded to students who have financial need and excel academically. Recipients must maintain a 3.0 cumulative GPA and continue to demonstrate financial need in order to renew the scholarship each year.

LOANS

Whether or not to borrow to finance your education is a major decision. You are eligible to borrow up to the cost of attendance, less other aid, subject to the lender's approval. We encourage you to borrow conservatively. If you need to borrow, be sure to fully research your options and understand the terms of your loan, as well as your rights and responsibilities as a borrower. Your initial aid award may consist of a Direct unsubsidized loan. Please note that Federal Graduate PLUS loans and private educational loans are not included on your award letter until you have initiated the borrowing process with the lender. We will send you a revised award notification after we certify these types of loans. Please refer to our website for further details on the loan process.

FEDERAL DIRECT UNSUBSIDIZED LOAN AWARDS

The maximum annual unsubsidized Direct Loan award is \$20,500. Direct Loan interest rates are set each year on July 1 and are fixed for the life of the loan. Students are responsible for the interest that accumulates when the loan is disbursed. An origination fee will be deducted from the loan amount at disbursement. The aggregate maximum is \$138,500, which includes any outstanding debt incurred from undergraduate study or other educational programs. The accrued interest will be capitalized (added to the principal balance). Student Financial Services processes loans for the maximum amount, as stated in the enclosed award letter. If you wish to borrow less, indicate the reduced amount on the award letter or complete a Loan Decrease Request form and return it to Student Financial Services. Direct Loan funds will be disbursed to students' tuition accounts at the beginning of each semester. New Direct Loan

borrowers at Suffolk Law School are required to complete Entrance Counseling and a Master Promissory Note (MPN) prior to receiving loan funds. Loan Entrance Counseling and the MPN can be completed online at studentloans.gov.

FEDERAL DIRECT GRADUATE PLUS LOAN PROGRAM

Students who need to borrow additional funds beyond the Federal Direct Unsubsidized Loan maximum stated in the award letter may wish to consider applying for a Federal Direct Graduate PLUS Loan. Graduate PLUS Loan interest rates are set each year on July 1 and are fixed for the life of the loan. Students who are credit-approved can borrow up to Suffolk's stated cost of attendance, less other aid from all sources. An origination fee will be deducted from the loan amount at disbursement. Graduate PLUS Loans are not listed on the initial award letter until the loan has been requested by students and certified by Student Financial Services. Loans are subject to credit approval. Students can initiate the borrowing process by completing a PLUS application at studentloans.gov. New PLUS Loan borrowers must also complete Entrance Counseling and a Master Promissory Note (MPN) online at studentloans.gov. Refer to suffolk.edu/law/federal for more information.

Please note: A separate MPN must be completed for the unsubsidized Direct Loan and the Direct Graduate PLUS Loan programs.

ADDITIONAL INFORMATION

FEDERAL STUDENT LOAN DEFERMENT INFORMATION

If you have prior federal student loans, you may choose to defer loan payments while you're enrolled at Suffolk Law School. To defer your loans, contact your current lender(s) or loan servicer. In addition, the Office of the Registrar transmits enrollment information to the National Student Loan Clearinghouse. If your lender also participates, your loan may defer automatically. You should continue to make loan payments until you are notified by your loan servicer that your deferment has been approved. Contact your loan servicer with any questions.

STUDENTS STUDYING (VISITING) AT ANOTHER LAW SCHOOL

If you intend to visit another law school during the summer, fall, or spring semester, contact Student Financial Services after you confirm your arrangements. Visiting students who have financial aid must have a completed Consortium Agreement to receive federal funds from Suffolk while attending the host school. Students visiting a foreign institution must have a completed contractual agreement to be eligible for federal financial aid from Suffolk while attending the host school. Visiting students'

financial aid will be based only on credits that will transfer toward their law degree at Suffolk. Please note that Suffolk Law School institutional funds are not transferable when students study at another law school.

RECONSIDERATION OF FINANCIAL AID AWARDS

Requests for reconsideration of financial aid awards should be addressed in writing to Student Financial Services and must be accompanied with supporting documentation. Reconsideration will be based only on new or changing information that was not included in an original financial aid application.

SATISFACTORY ACADEMIC PROGRESS

Federal regulations require that students demonstrate satisfactory academic progress (SAP) in their educational programs in order to maintain eligibility for federal financial aid. This progress is established and reviewed by Student Financial Services and is evaluated independently from the academic and other standards set forth in the Law School's official rules and regulations. Given the two standards involved, it is possible for a student to make SAP as determined by Student Financial Services, but fail to be in good academic standing under the Law School's rules and regulations or vice versa. Please review the policy at suffolk.edu/law/sap.

WITHDRAWAL AND LEAVE OF ABSENCE

Students leaving Suffolk Law School for any reason must file the appropriate forms via the Office of the Registrar or contact the Dean of Students Office at 617-573-8157. Failure to complete the appropriate forms may prove costly as students may be assessed tuition charges for a semester they did not complete. Students with federal loans must also complete Exit Counseling prior to their departure.

Students withdrawing or dropping credits after a semester begins will be assessed tuition charges in accordance with the Tuition Liability Policy established by the Office of the Bursar. Student Financial Services is required to recalculate the federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60 percent of a semester. In some cases, federal loans already refunded to the student may need to be returned to the lender. This could result in an outstanding tuition balance owed to Suffolk University.