

Financial Assistance Handbook



2010-2011

TABLE OF CONTENTS

DEADLINES.....	4
CONTACTING US	4
ELIGIBILITY REQUIREMENTS FOR FEDERAL AID	5
STUDENTS' RIGHTS & RESPONSIBILITIES (for Federal Aid).....	6
APPLICATION PROCESS	7
COST OF ATTENDANCE, EXPECTED FAMILY CONTRIBUTION, AND FINANCIAL NEED	7
FINANCIAL ASSISTANCE PROGRAMS AT WSU	8
WHO SETS THE RULES?	12
DEFINITIONS AND PRACTICES	13
THE STUDENT CONSUMER.....	16

PHILOSOPHY AND GOAL

The primary responsibility for financing education lies with the student and family. When additional funds are needed, there are various types of financial assistance available. At the graduate level the bulk of this assistance is in the form of loans. Since these assistance programs are funded, in full or part, by governmental agencies, changes can occur at anytime.

In keeping with the goals of the law school, the staff of the Student Finance Office endeavors to provide opportunity to those students for whom finances are a determining factor. The individual need for each student is our focal point, with our goal being to provide monetary assistance to students who want to attend, but cannot do so or would experience financial hardship without financial assistance.

This handbook is intended to provide basic information for students seeking financial assistance. The law school's staff of student finance professionals is available to provide more information and counseling.

DEADLINES

	<i>Academic Year</i>	<i>Spring Only</i>
Submission of FAFSA to the federal processor	March 2, 2010	October 17, 2010
Receipt of all other materials to WSU for priority processing	March 2, 2010	October 17, 2010
Receipt of all materials for non-priority processing	October 17, 2010	January 28, 2010

CONTACTING US

Office Hours:

Monday through Thursday 9:00 a.m. – 6:30 p.m.
Friday 9:00 a.m. – 4:00 p.m.

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E-mail wsu406@wsulaw.edu

Western State University College of Law
Student Finance Office
1111 N. State College Blvd.
Fullerton, CA 92831

Visit our web site at www.wsulaw.edu

ELIGIBILITY REQUIREMENTS FOR FEDERAL AID

To receive aid from the student aid programs discussed in this publication, you must meet at least all the following criteria:

- Have financial need, except for some loan programs.
- Have a high school diploma or a General Education Development (GED) Certificate.
- Be enrolled or accepted for enrollment as a regular student working toward a degree.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number. If you don't have a Social Security Number, you can find out more about applying for one at www.ssa.gov.
- Make satisfactory academic progress.
- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that you will use federal student aid only for educational purposes.
- Sign a statement on the FAFSA certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student grant.
- Register with the Selective Service, if required. If you are a male 18 through 25 years of age and you have not yet registered with Selective Service, you can give the Selective Service permission to register you by checking a box on the FAFSA. You can also register through the Internet at www.sss.gov.
- Must meet drug conviction eligibility requirements, if applicable.

Note: Financial Aid Eligibility is suspended for students convicted under federal or state law of sale or possession of drugs. If you have a conviction or convictions for these offenses, call 1-800-4-FED-AID (1-800-433-3243) to find out how, or if, this law applies to you. You can regain eligibility early by successfully completing an approved drug rehabilitation program.

When you apply for aid from the SFA Programs, the U. S. Department of Education verifies some of your information with the following federal agencies:

- Social Security Administration (for verification of Social Security Numbers and U.S. citizenship status)
- Selective Service System (for verification of Selective Service registration status, if applicable)
- Immigration and Naturalization Service (for verification of eligible non-citizenship status, if applicable)
- Department of Justice (for verification that an applicant has not been denied federal student aid by the courts as the result of a drug-related conviction)
- Department of Veterans Affairs (for verification of veteran's status)

STUDENTS' RIGHTS & RESPONSIBILITIES (for Federal Aid)

You have the right to ask WSU:

- What it costs to attend, and what its refund policies are if you drop out.
- How your student finance administrator determines whether you're making satisfactory academic progress and what happens if you're not.
- What financial help is available, including information on all federal, state, and college financial assistance programs?
- About the deadlines for submitting applications for each program and how recipients are selected.
- How your financial need is determined. This process includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses are considered in your student budget.
- What resources (such as other financial assistance, personal assets) are considered in the financial need calculation, and how much of your financial need is met.
- To explain the various programs in your award package, and how and when you'll receive your aid.
- To reconsider your financial assistance application, if you believe you've been treated unfairly.
- How much of your financial assistance must be repaid, and what portion is grant or gift aid.
- What the student loan interest rate is, the total amount that must be repaid, payback procedures, when repayment begins, and how long you have to repay.
- How to apply for additional aid, if you're financial circumstances change.

- To disclose its current campus security policy and campus crime statistics.

Please contact the Student Finance/Student Services Office for more information on these rights.

You Have a Responsibility to:

- Review and consider all information about the programs before enrolling.
- Compare your anticipated student-loan debt to the money you expect to earn after completing your degree or program, minus your anticipated expenses.
- Complete the application accurately and submit it on time to the right place. Intentional misrepresentation on an application for federal aid is a violation of law and a criminal offense subject to penalties.
- Talk to counselors, local employers, and current and former students to find out how they liked the school.
- Read and keep copies of all forms and agreements you sign.
- Respond promptly and return all requested additional documentation, verification, corrections, or new information to the appropriate agency.
- Notify the WSU and lender promptly of changes in your name, permanent mailing address, marital, or enrollment status.
- Know and comply with the deadlines for application or re-application for aid, and understand the school's refund procedures.
- Repay your student loans.
- File for a deferment or forbearance if you need to, to avoid default.

APPLICATION PROCESS

Due to the high cost of private education, most students require financial assistance to pay for their studies. We encourage all students to begin their financial planning as early as possible and to pursue all possible sources of financial assistance.

In order to apply for assistance, including federal and private loans, you must submit an application each academic year. The initial application consists of:

1. **WSU Application for Financial Assistance (AFA) –**
Complete and submit to the student finance office.
2. **Free Application for Federal Student Aid (FAFSA) –**
Submit a FAFSA or Renewal FAFSA to the federal processor at <http://www.fafsa.ed.gov/>. Use 013710 for 1st college code and 021799 for the 2nd college code.
3. **Federal Loan Master Promissory Note (MPN) –**
This form is to be completed by all new students and continuing students who did not borrow previously at WSU. Complete the borrower section of the Promissory Note and submit the application to the Student Finance Office. Do not submit (or e-sign) an MPN electronically.
4. Complete entrance interviews online at <http://mappingyourfuture.org/>.

COST OF ATTENDANCE, EXPECTED FAMILY CONTRIBUTION, AND FINANCIAL NEED

Aid from most programs is awarded on the basis of financial need (except for unsubsidized Stafford and Consolidation loans).

When you apply for federal student aid, the information you report is used in a formula established by the U.S. Congress. The formula determines your Expected Family Contribution (EFC), an amount you and your family are expected to contribute toward your education (although this amount may not exactly match the amount you and your family end up contributing).

There isn't a maximum EFC that defines eligibility for financial assistance programs. Instead, your EFC is used in the following equation to determine your financial need:

$$\text{Cost of attendance} - \text{Expected Family Contribution} = \text{Financial need}$$

Your student finance administrator calculates your cost of attendance and subtracts the amount you and your family are expected to contribute toward that cost. If there's anything left over, you're considered to have financial need. In determining your need for aid your student finance administrator must first consider other aid you're expected to receive.

Example of Cost of Attendance budgets:

Component	Full-time Self-Supporting	Full-time Live at Home	Part-time Self-Supporting	Part-time Live at Home
Months	9	9	9	9
Tuition & Fees	\$32,870	\$32,870	\$22,070	\$22,070
Books/Supplies	1,500	1,500	1,125	1,125
Housing (Room & Board)	14,018	6,075	14,018	6,075
Personal	3,462	1,140	3,462	1,140
Transportation	3,837	3,837	2,302	2,302
Loan Fees	307	307	307	307
Total	\$55,994	\$45,729	\$43,284	\$33,019
Aid distribution	50% fall 50% spring	50% fall 50% spring	50% fall 50% spring	50% fall 50% spring

Please note that the budgets listed are for a prior award year and are subject to change

The cost of attendance represents the maximum amount of financial assistance that you can receive from a combination of all sources, not to exceed program limits. To determine the cost of education, the Student Finance Office establishes standard budgets

that reflect average expenses (using student surveys, institutional costs, Bureau of Labor Statistics, and U.S. Department of Education guidelines) for students during the award period. These budgets vary according to living arrangements and the length of the award period. Each budget includes average tuition and fees, books and supplies, housing, food, transportation, personal expenses, and loan fees when applicable. Reviewed and updated annually, these budgets serve as a guide for reasonable expenses for a “modest standard of living” according to federal standards.

Your Award Letter

A student finance administrator will put together an award package that comes as close as possible to meeting your need. However, because funds are limited, the amount awarded to you may fall short of the amount for which you are eligible.

Your student finance administrators will then mail you an award letter that details the types and amounts of assistance that you have been awarded. You will be asked to review the award letter and respond back by indicating the awards you would like to accept. You must return a signed and dated copy of the Award Letter before we can continue processing. You may decline an award by crossing it off or accept a lesser amount by crossing off the awarded amount and entering a lesser amount.

FINANCIAL ASSISTANCE PROGRAMS AT WSU

Institutional Programs

WSU Scholarships

Western State University offers merit scholarships to eligible new and continuing students. Scholarships cover tuition only; books, fees, and living expenses are not covered. A student may not receive more than 100% of tuition for any one semester from scholarship or remission sources. All scholarship programs are subject to change at any time without notice.

In addition, WSU assists in the facilitation of other scholarship programs including the Scott McCune Memorial Scholarship for students with an interest in tort law. Announcements regarding these and other available scholarships are posted on the bulletin boards.

WSU Tuition Payment Plans

Western State University offers a variety of short-term payment plans to help students meet their financial obligations to the law school. With these approved plans, students are able to make tuition and fee payments throughout the semester and/or while awaiting the delivery of financial assistance funds.

A service fee of up to \$100 may be assessed for the use of payment plans. Contact the Student Accounts Office for more information.

Federal Aid Programs

Campus-Based Federal Aid

The two programs discussed in this section are called campus-based programs because they are administered directly by the Student Finance Office. The Federal Work-Study Program offers jobs, and the Federal Perkins Loan Program offers loans. Even though each program is different, they have these characteristics in common:

1. How much aid you receive depends on factors such as your financial need, the amount of other aid you'll receive, and the availability of funds. WSU receives a certain amount of funds from the federal government for each campus-based program each year. When that money is a gone, no more awards can be made from that program for that year.
2. When you complete your application for financial assistance by the priority deadline you will be automatically considered for Federal Campus-Based Funds.

Federal Perkins Loan

A Federal Perkins Loan is a low-interest (5 percent) loan for students with exceptional financial need. Your school is your lender. You must repay this loan to your school.

For graduate studies, you can borrow up to \$8,000 per year although awards at WSU generally range from \$200 – \$6,000 per year depending your level of financial need, when you apply, and the funding level at WSU. The cumulative maximum is \$60,000 as a graduate/professional student (including any Federal Perkins Loans you borrowed as an undergraduate).

A Perkins Loan borrower is not charged any fees. However, if you skip a payment, make a payment late, or make less than a full payment, you may have to pay a late charge. If your failure to make payments persists, you may have to pay collection costs as well.

You have nine months after you graduate, leave school, or drop below half-time status before you must begin repayment (you may have longer than nine months if you are on active duty with the military). This is called a grace period. At the end of your grace period, you must begin repaying your loan. You may be allowed up to 10 years to repay. Your monthly payment amount will depend on the size of your debt and the length of your repayment period. The chart below shows typical monthly payments and total interest charges over a 10-year period.

Amount Borrowed	Number of Payments	Payment per Month	Cumulative Payments	Total Interest Paid
\$1,000.00	26	\$40.00	\$1,058.23	\$58.23
\$3,000.00	91	\$40.00	\$3,604.55	\$604.55
\$4,000.00	120	\$42.43	\$5,091.01	\$1,091.01
\$6,000.00	120	\$63.64	\$7,636.69	\$1,636.69
\$8,000.00	120	\$84.85	\$10,182.38	\$2,182.38
\$9,000.00	120	\$95.46	\$11,455.04	\$2,455.04
\$10,000.00	120	\$106.07	\$12,727.70	\$2,727.70
\$12,000.00	120	\$127.28	\$15,273.39	\$3,273.39
\$15,000.00	120	\$159.10	\$19,091.73	\$4,091.73
\$16,000.00	120	\$169.70	\$20,364.75	\$4,364.75
\$18,000.00	120	\$190.92	\$22,910.08	\$4,910.08
\$20,000.00	120	\$212.13	\$25,455.76	\$5,455.76
\$24,000.00	120	\$254.56	\$30,546.77	\$6,546.77
\$30,000.00	120	\$318.20	\$38,183.46	\$8,183.46
\$36,000.00	120	\$381.84	\$45,820.16	\$9,820.16
\$40,000.00	120	\$424.26	\$50,911.52	\$10,911.52
\$50,000.00	120	\$530.33	\$63,639.22	\$13,639.22
\$60,000.00	120	\$636.39	\$76,367.28	\$16,367.28

For more detailed information please use the sample loan repayment calculators at <http://www.finaid.org/calculators/loanpayments.phtml>

Federal Perkins Loan recipients are required to complete additional forms and complete a mandatory online (<http://mappingyourfuture.org/>) or in-person Federal Perkins Loan Entrance counseling session. Funds are disbursed in at least two payments during the academic year.

In addition to the required Federal Stafford Loan exit interview, Federal Perkins Loan recipients are required to complete a separate exit interview prior to graduation or termination of study. It is the responsibility of each loan recipient to schedule this interview before leaving campus.

Federal Work-Study

The Federal Work-Study Program provides jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to your course of study. In addition to the regular eligibility requirements, the program requires that participants be in good academic standing and capable of maintaining such standing. Hourly pay rates vary depending on the individual employers, year in school, and type of work performed, but usually ranges from \$9.50 to \$18.00 per hour. A determination of eligibility for federal work-study does not guarantee a job. Rather, it qualifies you to interview for available positions.

Federal Stafford Loans (FFELs and Direct Loans)

The Stafford Loan is the major form of federal self-help aid, and is either subsidized or unsubsidized. You can receive a subsidized loan and an unsubsidized loan for the same enrollment period. A subsidized loan is awarded on the basis of financial need. You will not be charged any interest before you begin repayment or during authorized periods of deferment. The federal government “subsidizes” the interest during these periods. An unsubsidized loan is not awarded on the basis of need. You’ll be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it will be capitalized—that is, the interest will be added to the principal amount of your loan and additional interest will be based upon the higher amount.

You will pay fees for the loan. Depending on when your loan is disbursed, there may be an origination fee of 0.0% to 0.5%. There is also a 1% Default Fee on the loan. Student loan guarantors are now mandated to deposit the 1% Default Fee in the Federal Reserve Fund under their management.

Federal Stafford Loan interest rate for loans disbursed on or after July 1, 2006 will be fixed at 6.8%. The interest rate on existing Federal Stafford Loans, made July 1, 1998 through June 30, 2006 will maintain a variable rate adjusted each July 1st and capped at 8.25%.

After you graduate, leave school, or drop below half-time enrollment, you have six months before you begin repayment (you may have longer than six months if you are on active duty with the military). This is called a “grace period.” During the grace period on a subsidized loan, you don’t have to pay any principal, and no interest will be charged. During the grace period on an unsubsidized loan, you don’t have to pay any principal, but interest will be charged. You can either pay the interest or it will be capitalized. After you leave school or drop below half time enrollment, you’ll receive information about repayment and will be notified of the date repayment begins. However, you are responsible for beginning repayment on time, even if you don’t receive this information.

Under the FFEL Program, the funds for your loan are loaned to you from a bank, credit union, or other lender that participates in the FFEL Program. You may borrow from any lender who will participate with WSU. Under the Direct Loan Program, the funds for your loan are loaned to you from the U.S. Department of Education.

Federal Stafford Loan Program Summary

Program	Annual Maximum	Aggregate Maximum	Interest Rate	Loan Fees	Grace Period	Standard Repayment Term	In-School/Grace Period Interest Accrual
Subsidized Stafford Loan	\$8,500	\$65,500	6.8%	Yes	6 mo.	10 years	No
Unsubsidized Stafford Loan	\$20,500 (Less any subsidized amounts)	\$138,500 (Includes subsidized borrowing)	6.8%	Yes	6 mo.	10 years	Yes

Borrowing and Debt

All potential borrowers are warned to review the long-term consequences created by borrowing to finance educational costs. Loans can be valuable tools to help you afford a legal education, but can create substantial indebtedness. Students need to consider the impact educational loans will have on their future, and what it will cost to repay them. Take an active role in managing your debt! Consider your income and ability to repay before accepting a student loan.

Borrow responsibly! Use the following chart to estimate what your monthly payment for your educational loans will be. For more detailed information please use the sample loan repayment calculators at <http://www.finaid.org/calculators/loanpayments.phtml>. You may also access your lender's website to estimate your loan repayment amounts.

Federal Stafford Loan Monthly Payment Amounts				
Loan Amount	# of Pmts	Est. Monthly Pmt*	Total Interest	Total Repayment
\$ 25,000	120	\$ 288	\$ 9,524	\$ 34,524
\$ 30,000	120	\$ 345	\$ 11,429	\$ 41,429
\$ 40,000	120	\$ 460	\$ 15,239	\$ 55,239
\$ 50,000	120	\$ 575	\$ 19,048	\$ 69,048
\$ 60,000	120	\$ 690	\$ 22,858	\$ 82,858
\$ 100,000	120	\$ 1,151	\$ 38,097	\$ 138,097
\$ 138,500	120	\$ 1,594	\$ 52,736	\$ 191,236

Estimated monthly payment amount is based on loan amounts above at 6.80% fixed interest rate for subsidized loans with no borrower benefits; a 10-year repayment term with a standard repayment account. Amounts are rounded to the nearest dollar.

Federal Graduate PLUS Loan

The federal PLUS Loan allows graduate students to borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. There is no cumulative limit. Like the Federal Stafford Loan, Graduate PLUS loans are provided by private lenders, such as banks. Graduate PLUS loans have a fixed interest rate of 8.5% for loans with a first disbursement after July 1, 2006. The interest is not subsidized while the student is in school. The PLUS Loan charges loan fees of up to 4%, deducted from each disbursement check. Repayment begins 60 days after the funds are fully disbursed, and the repayment term is up to 10 years. There is no grace period; however, PLUS graduates may defer their loans during their in-school status. PLUS loans *can be consolidated* just like Stafford and Perkins loans. Eligibility for the PLUS Loan depends on a credit check to determine absence of adverse credit history.

Federal Graduate PLUS Loan recipients are required to complete a mandatory online counseling session, specific to the Federal Graduate PLUS Loan program at <http://mappingyourfuture.org/>. Funds are disbursed in at least two payments during the academic year.

Get Your Federal Student Loan Information - The U.S. Department of Education's National Student Loan Data System (NSLDS) allows you to access information on loan and/or federal grant amounts, your loan status (including outstanding balances), and disbursements made. Go to www.nsls.ed.gov.

Other Assistance Programs

Alternative and Bar Loans

The private education loans are available to students who are unable to finance the entire cost of their education with

only federal guaranteed student loans and other financial assistance. Each program offers different terms. Most lenders charge guarantee, origination, and repayment fees, and the repayment options vary. Some programs may offer deferment of principal and interest while in school; others may offer interest-only payments or require payment on the principal. Although these loans are not based on the student's need, other financial assistance is always considered when determining maximum amounts. No combination of financial assistance may exceed the total cost of attendance for each academic year.

Bar loans are used to cover costs associated with fees for bar review courses as well as living expenses. Eligible students must be in their last semester of law school and they must be preparing to take the State Bar at the first opportunity after graduation.

IMPORTANT NOTE: These are credit-based, privately guaranteed education loans. They cannot be consolidated or combined with federal loans. Approval is the decision of the lender and WSU does not provide full replacement funds when a lender denies a loan. See lenders' websites for current rates and fees.

Private Scholarships

Hundreds of privately funded scholarships are available nationally to qualified students. Scholarships are considered gift aid, which does not have to be repaid, and are often awarded for merit in academics or a particular field of study. Scholarships may also be awarded based on ethnic background, religious affiliation, and special interests. For more information visit www.fastweb.com or www.studentawards.com. Announcements regarding available scholarships are posted on the bulletin board near Student Services.

Bureau of Indian Affairs

U.S. Bureau of Indian Affairs administers a Higher Education Grant Program for students who are of a federally recognized Indian tribe that receives services from the Department of the Interior. Applicants must have financial need established by the institution they are planning to attend. Application should be made at their respective Bureau of Indian Affairs area or agency office serving their tribe, or, the Tribal Contractor that administers the Higher Education Grant Program for their tribe. The Student Finance Office will assist you with your application, but the final decision rests with the BIA agency that serves you.

Veterans Educational Benefits

Veterans must complete a registration form each semester, and submit it to the Student Finance Office. First payments take approximately 90 days to arrive. All prior credit is evaluated prior to enrollment certification. Veterans are subject to satisfactory progress rules as stated in this publication. To see if you qualify for benefits, contact your local VA office or visit www.gibill.va.gov. WSU participates in the Yellow Ribbon Program.

Vocational Rehabilitation Benefits

WSU will assist in coordinating receipt of education benefit funds for students who qualify for Vocation Rehabilitation. Students must apply directly to and be approved for benefits through the appropriate federal, state, or private agency.

State Financial Aid

Western State University College of Law is not currently participating in any state aid programs.

WHO SETS THE RULES?

Financial assistance funds are provided from these basic sources: federal and institutional.

Federal – Federal regulations outline and govern institutional and student responsibilities, application procedures, student eligibility, maintenance of student records, analysis procedures, award coordination, and recipient enrollment requirements. The Ombudsman phone number is 877-557-2575; the website and email is www.ombudsman.ed.gov. Here is the contact information for the FSA Ombudsman of the Department of Education

U.S. Department of Education
FSA Ombudsman
830 First Street, NE
Fourth Floor
Washington, DC 20202-5144

Website: <http://www.ombudsman.ed.gov/>

Phone number: 1-877-557-2575

Institutional – The Student Finance Office, in coordination with the school administration, establishes financial assistance policies and procedures for Western State University College of Law.

DEFINITIONS AND PRACTICES

Priority Deadline

Students must have all the appropriate forms submitted to the Student Finance Office by the priority deadline. Applications received from after that date are not considered for the more limited funds like the Federal Perkins Loan, or possibly Federal Work-Study. Priority processing does not guarantee students any form of award, nor does it mean that Western State University will receive funds prior to the start of classes; it does give the processing staff a method of handling many applications in an organized and equitable fashion.

Full-time/Part-time Status

For awarding purposes, during fall and spring semesters, full-time status requires twelve or more units, half-time requires five to ten units, and fewer than five units is less than half-time. (During summer sessions, six or more units is full-time, three to five units is half-time, and fewer than three units is less than half-time.) Budgets are assigned according to the academic curriculum the student is following, as indicated by the student on the Institutional Application for Financial Assistance.

Standard Academic Year

The standard academic year is fall/spring. Students enrolling for the first time in the spring may apply for financial assistance for the remainder of the current standard academic year, and then reapply for the next full standard academic year.

Mandatory Counseling

Federal regulations mandate that all borrowers attend entrance and exit counseling provided by the institution. WSU participates with Mapping Your Future, an Online Student Loan Counseling (<http://mappingyourfuture.org/>) product that allows borrowers to fulfill entrance and exit loan counseling requirements anytime, anywhere — all from the convenience of a computer. WSU receives confirmation of completed individual sessions by email.

- **Entrance Counseling**
All borrowers must go through loan entrance counseling and learn about the terms and conditions of their loans. WSU will not certify loan eligibility for a borrower until s/he has completed entrance counseling for the specific program requiring certification.
- **Exit Counseling**
Borrowers are required to complete an exit interview whenever they drop below half-time enrollment status, withdraw, or graduate. Western State University places an administrative hold on the records of borrowers who do not attend the mandatory exit counseling.

Award Appeal Process

Students who believe that they did not receive fair consideration from the Student Finance Office should fill out a petition. All petitions relating to a financial assistance decision should be turned into the Assistant Director of Student Finance. The petition must clearly set forth what is sought, explain any extenuating circumstances, and include any

supporting information or documentation. A petition may be approved unconditionally, approved with conditions, or denied. In any case the petitioner will be notified in writing of the final decision. Generally, only one petition will be considered for any grievance.

Changes in Circumstance

Although the process of determining eligibility for federal student aid is basically the same for all applicants, there may be some flexibility. In some cases, your cost of attendance or the information used to calculate your Expected Family Contribution (EFC) may be adjusted to take into account circumstances that might affect the amount you and your family are expected to contribute toward your education. For instance, an adjustment may be made if you or your spouse has been recently unemployed. Check with a student finance administrator if you feel you have any special circumstances that might affect the amount you and your family are expected to contribute. But remember, there must be very good reasons to make any adjustments, and you'll have to provide adequate proof to support those adjustments. Also, remember that the Student Finance Office does not have to make such an adjustment, and their decision is final and cannot be appealed to the U.S. Department of Education.

WSU Refund Policy

Refunds are based on the date the student begins the official withdrawal process or provides official notification to the Student Services Office of his/her intent to withdraw. To receive 100% credit for complete withdrawal, notice must be received by WSU on or before the first day of the semester. There is no refund for individual classes dropped.

<i>Withdrawal Date</i>	<i>Withdrawal Credit</i>	<i>Withdrawal Date</i>	<i>Withdrawal credit</i>
Through the first day of semester	100%	During week 3	50%
During week 1	95%	During week 4	25%
During week 2	75%	After week 4	0%

The withdrawal credit is calculated on total semester tuition cost; therefore, it is possible (highly likely) when withdrawing to have an outstanding balance due to WSU after the withdrawal is processed. Refund calculation schedule and sample calculations may be obtained from the Student Finance/Student Accounts Office.

Students who received federal financial aid (i.e. student loans) are also subject to the additional Return of Title IV Funds policy.

Return of Title IV Funds Policy

If a recipient of federal financial aid funds withdraws after beginning attendance, the amount of federal assistance earned by the student must be determined. If the amount disbursed to the student was/is greater than the amount the student earned, unearned funds have to be returned. If the amount disbursed to the student is less than the amount the student earned, he or she may be eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

When a student withdraws on or before the 60% point in the semester, a **pro-rata schedule** is used to determine how much financial aid the student has earned at the time of withdrawal. After this point, no federal return is applicable. The funds credited for the semester for which a return of funds is required must be returned in the following order:

1. Unsubsidized Federal Stafford loans.
2. Subsidized Federal Stafford loans.
3. Federal Perkins loans.
4. Federal PLUS loans.
5. Other assistance under this Title for which a return of funds is required.

IMPORTANT TO KNOW! Because the federal Return of Title IV calculation is in addition to the WSU policy, federal aid students who withdraw from the semester may owe a balance to WSU after this calculation is done and funds are returned to the federal programs.

Satisfactory Progress Policy

Federal regulations require institutions of higher education to establish minimum standards of satisfactory progress for recipients of financial assistance. These standards must equal or exceed the academic standards for students not receiving federal financial assistance. In keeping with these regulations, Western State University College of Law has established the following policy governing satisfactory progress. Programs governed by the satisfactory progress requirements are:

- Federal Work-Study
- Federal Stafford Student Loan
- Federal Unsubsidized Stafford Student Loan
- Any other federal, state, or private aid program requiring a progress standard
- Federal Graduate PLUS Loan
- Federal Perkins Loan
- Private Lender/Alternative Education Loans

In order to be eligible to receive financial assistance, students must be in good academic standing, on academic probation, or otherwise eligible to continue enrollment at WSU; in addition, all students must meet the following progress requirements:

Requirement	Standard	When Reviewed
Minimum level of enrollment	Half-time*	Each semester and at each disbursement
Minimum cumulative GPA	2.0 at the end of the second year and all subsequent semesters	Each semester and at each disbursement
Minimum units completed each academic year	15 part-time program 18 full-time program	Annually
Maximum time frame	5 years – full-time program 6 years – part-time program	Annually

*See definitions and Practices in this *Financial Assistance Handbook*.

Note: Some programs may require stricter standards.

- Unit Exclusions - Units with the following grades will adversely affect meeting the requirements for satisfactory progress for financial assistance:

F Failure	W Withdrawal	Q Grade not submitted
I Incomplete	E Extension of time	AF Administrative Failure
M Make-up	Repeat of any course including start-over and foundation law point repeats	

- Financial Assistance Probation - Students who do not meet the minimum standards for GPA prior to the end of the second year or who do not complete the minimum number of units for which they have been funded, will be placed on financial assistance probation for one semester. All deficiencies must be cleared and current progress standards must be met during the probation period.
- Suspension - Students who continue to be deficient after the probation period are placed on financial assistance suspension until all deficiencies are cleared.
- Reinstatement of Eligibility - When a student has completed all requirements, he or she may apply for financial assistance for the next eligible award period.
- Disqualification - Students who have exceeded the maximum time frame are disqualified from receiving financial assistance. Although Western State University allows a student who petitioned and may have received special permission to continue on probation, start classes over again, or even retake a class, the student's financial assistance may be affected. Academic decisions can, and most likely will affect your eligibility for financial assistance. Before you change from a full-time to a part-time schedule (or from a part-time to a full-time schedule), drop all or any of your classes, petition for incomplete grades or make-up exams, enroll for courses at another school, or repeat courses, see your student finance administrator. Your future eligibility for financial assistance may be in jeopardy.
- Appeal Process - A student may appeal their ineligibility for financial assistance due to unsatisfactory progress by indicating in writing the reasons that the minimum academic requirements were not met and why aid should not be

suspended. The guidelines for appeal are available in the Student Finance Office. A committee will review the appeal. The student's past academic records and any mitigating circumstances that might have prevented the student from meeting the minimum academic requirements will be considered. Students will be notified of the outcome of their appeal requests. Appeals may be approved, approved with conditions, or denied. In any case, the petitioner will be notified in writing of the final decision. Generally, only one petition will be considered.

THE STUDENT CONSUMER

Federal legislation requires that Western State University make available to each student certain information concerning financial assistance and the law school. Most of the information is available in this handbook, but additional information is available in other locations.

The WSU Website (www.wsulaw.edu): Accreditation, refund policies, library, academic programs, faculty, disabled student provisions, and facilities.

Bulletin Boards: Placement statistics, bar pass rates and retention, campus security and crime statistics.

Student Handbook: Academic programs, academic standing and retention policies, refund policies, library, career planning, anti-discrimination policy, policy against harassment, and substance abuse policy. The Student Handbook is available online at www.wsulaw.edu.

In accordance with federal law and institutional policy, Western State University does not discriminate in any of its policies, procedures, or practices on the basis of race, color, national origin, marital status, sex, sexual orientation, religion, age or disability.

STUDENT LOAN CODE OF CONDUCT

INTRODUCTION

Education Management Corporation ("EDMC") values the integrity of its postsecondary institutions and employees. The position you hold within EDMC is evidence of the trust we have in you. Compliance with all applicable laws, regulations and Company policies, and performance of job responsibilities in accordance with the highest standards of honesty and integrity, are expected of all of us.

This Student Loan Code of Conduct (this "Code of Conduct") applies to all Presidents, Business Managers, Directors of Admissions, Directors of Student Financial Services and all employees of Student Financial Services at any EDMC post-secondary institution or campus ("Covered Employees"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment. Violation of this Code of Conduct may also subject EDMC to possible sanctions or liability.

If you do not understand any provisions of this Code of Conduct or have any related questions that are not answered in this Code of Conduct, you should contact the Senior Vice President of Student Financial Services or EDMC's General Counsel. If you suspect or detect any activity you believe to be contrary to this Loan Code of Conduct, you are required to report it confidentially and promptly to EDMC's General Counsel. It is our policy to promptly investigate suspected violations of this Code of Conduct.

DEFINITIONS

1. "Covered Employee" has the definition contained in the Introduction to this Code of Conduct.
2. "Education Lender" means a lender who makes loans to our students for educational purposes.
3. "FFELP" means the Federal Family Education Loan Program pursuant to Title IV of the Higher Education Act.
4. "Guarantor" means a guarantee agency under the FFELP.
5. "Gift" means any gratuity, favor, discount, entertainment, hospitality, loan or other items having a monetary value of more than \$10. The term includes the gift or provision of services, transportation, lodging or meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after an expense has been incurred. Exceptions to this definition are explained in specific sections of this Code of Conduct.
6. "Revenue Sharing Arrangement" means any agreement or understanding pursuant to which an Education Lender who provides loans to students attending a post-secondary institution owned by EDMC pays a fee or provides other material

benefits such as revenue or profit sharing to such institution in return for the institution recommending the lender or its loan products.

7. "Servicer" means an entity that services loans made by an Education Lender.

STUDENT LOAN CODE OF CONDUCT PROVISIONS:

I. CONFLICTS OF INTEREST

A conflict of interest exists when one's personal situation interferes with one's judgment and makes one unable to act in the best interest of EDMC or the students attending one of its postsecondary institutions. Covered Employees must avoid conflicts of interest. Accordingly, they must comply with the following rules regarding conflicts of interest:

1. Covered Employees shall avoid actual and potential conflicts of interest between their duties and responsibilities at EDMC and their dealings with Education Lenders, Guarantors and Servicers who play any role in student financial aid at EDMC.
2. A Covered Employee shall not accept any fees, payments or other financial benefits from any Education Lender, Guarantor or Servicer except as otherwise specifically described in this Code of Conduct.
3. A Covered Employee shall not serve as a paid or unpaid member of a Board of Directors of an Education Lender or a Guarantor or Servicer.
4. A Covered Employee shall not serve as a paid or unpaid consultant or employee for an Education Lender, Guarantor or Servicer, except that, upon the advance written permission of EDMC's General Counsel, a Covered Employee may serve on the Advisory Board of an Education Lender, Guarantor or Servicer. Covered Employees who obtain written permission to serve on such an Advisory Board may be reimbursed by the entity establishing such Advisory Board for reasonable expenses incurred in serving on such Advisory Board, provided that such expenses are approved by EDMC's General Counsel. Any Covered Employee who is currently a member of an Education Lender's or a Guarantor's or a Servicer's advisory board (or anything similar in nature), including, without limitation, the board of directors of an Education Lender, Guarantor or Servicer, must disclose this relationship to the EDMC General Counsel. All employees must obtain approval from EDMC's General Counsel prior to serving on an advisory board or similar organization created by an Education Lender, Guarantor or Servicer.
5. Covered Employees must inform EDMC's General Counsel in writing if they (or their spouse or other immediate family members) own shares of stock or other securities issued by an Education Lender or Servicer, other than indirect ownership through a mutual fund. Examples of Lenders and Servicers include but are not limited to:

Sallie Mae (SLM Corporation), Sun Trust Bank, Dollar Bank, Citibank or Student Loan Corporation (Citigroup), Bank of America, Regions Bank, Fifth Third Bank, TCF Bank, US Bank, Student Loan Express or CIT Group, Wachovia Bank, JPMorgan Chase, Wells Fargo, PNC Bank, and Nelnet Inc.

II. GIFTS AND BUSINESS COURTESIES

1. Subject to the terms of this Code of Conduct, Covered Employees may not accept or solicit Gifts from any Education Lender, Guarantor or Servicer. This includes Gifts and prizes at a meeting or event. If a Covered Employee is offered a Gift by an Education Lender, Guarantor or Servicer, such employee must decline the offer of the Gift and inform the EDMC General Counsel's Office of such offer.
2. The prohibition in paragraph 1 above applies to family members of Covered Employees and other individuals a Covered Employee has a relationship with if he or she has knowledge of the offer of the Gift and has reason to believe that the Gift was offered because of the Covered Employee's position with EDMC.
3. Notwithstanding paragraph 1 above, Covered Employees may accept food, refreshment, training or informational material provided as part of training by an Education Lender, Guarantor or Servicer, provided the training or informational material is designed to improve the service of an Education Lender or a Guarantor or a Servicer and provided the training contributes to the employee's professional development.
4. If a Covered Employee is invited by a Lender, Guarantor or Servicer to a meal, entertainment event or for drinks, the Covered Employee must pay for his or her own expenses. If appropriate under EDMC expense reimbursement policy, the Covered Employee may request reimbursement for those expenses.
5. Notwithstanding paragraph 1 above, the term Gift does not include standard materials, activities or programs on issues related to a loan product, default aversion, debt management or financial literacy, such as a brochure, a workshop or training, provided that students are informed of the name of any Education Lender, Guarantor or Servicer that assisted in

preparing or providing such materials, activities or programs. Printed materials must contain the name of the Education Lender, Guarantor or Servicer that provided such materials and must not contain any EDMC or institution logos or trademarks.

6. Notwithstanding paragraph 1 above, EDMC institutions may use online entrance and exit counseling tools provided by Education Lenders, Guarantors or Servicers of education loans, as long as:
 - a. EDMC controls the counseling session; and
 - b. The counseling does not promote the products or services of the Education Lender, Guarantor or Servicer providing the counseling tools.

III. INTERACTIONS WITH STUDENT AND PARENT BORROWERS

1. A Covered Employee shall ensure to the best of his or her ability that the information he or she provides to students and parents is accurate and unbiased, and does not reflect any preference arising from actual or potential personal gain.
2. Covered Employees shall not assign a first time borrower's loan to a particular Education Lender and shall not refuse to certify, or delay certification of, any loan based on the borrower's choice of an Education Lender or Guarantor of education loans.
3. Covered Employees shall inform students that they have the right and ability to select the Education Lender of their choice regardless of whether that lender appears on an EDMC preferred lender list.

IV. OFFERS OF PRIVATE LOAN FUNDS OR OTHER FINANCIAL PRODUCTS

1. Subject to the terms of this Code of Conduct, EDMC and its institutions will not accept from any Education Lender any offers of funds for private education loans or offers of access to or preferential rates on private education loans in return for concessions to such Education Lender on loans made under the FFELP.
2. An Education Lender, Guarantor or Servicer may provide non-lending services to EDMC and its institutions, however EDMC must pay for these services at market rates and such services may not give the Education Lender, Guarantor or Servicer any advantage with respect to providing education loans to students. Any such purchase of non-lending services must be pre-approved in writing by EDMC's Senior Vice President of Student Financial Services or the General Counsel.
3. Nothing in paragraph 1 above shall prohibit EDMC and its post-secondary institutions from accepting scholarships or philanthropic contributions from an Education Lender, Guarantor or Servicer that are unrelated to education loans or that are not made as any quid pro quo or in exchange for any advantage related to the provision of education loans. If a Covered Employee receives or obtains knowledge of any offer of scholarships or philanthropic contribution to EDMC from an Education Lender, Guarantor or Servicer, the Covered Employee should promptly notify EDMC's General Counsel and the Senior Vice President of Student Financial Services in order to obtain approval before accepting any such offer on behalf of EDMC or any of its postsecondary institutions.
4. Nothing in paragraph 1 above prohibits EDMC and its institutions from accepting state education grants, scholarships or financial aid funds administered by or on behalf of a State.
5. No EDMC institution shall permit on-site solicitation of students to apply for credit cards.

V. REVENUE SHARING PROHIBITED

EDMC and its institutions shall not enter into any Revenue Sharing Arrangement with any Education Lender.

VI. STAFFING ASSISTANCE PROHIBITIONS

EDMC and its institutions may not request or accept from any Education Lender any offer of assistance for call center staffing, financial aid office staffing, or on-site exit or entrance counseling from an Education Lender regardless of whether such Education Lender proposes to charge EDMC or its institutions for such services.

The information contained in this handbook is current as of 01/2010 and is subject to revision as federal, state and Western State University College of Law policies change. Revisions are posted on the official and/or student finance bulletin boards. This Financial Assistance Handbook supersedes all previous Financial Assistance Handbooks, and the policies expressed in this handbook will be controlling, regardless of any policies stated in any previous handbook received by the student upon his or her admission.



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