Financial Aid Handbook

2026-27

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See https://www.wsulaw.edu/ for program duration, tuition, fees, and other costs, median debt, federal salary data, alumni success, and other important information.

The information contained in this handbook is subject to revision as federal, state and Western State College of Law policies change. Revisions are communicated to students via email and/or posting on campus boards. This Financial Aid 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. Rev. 07/2026

PHILOSOPHY AND GOAL
The primary responsibility for financing education lies with the student and his or her family. When additional funds are needed, there are various types of financial aid available. At the professional level, this assistance is in the form of loans. Since these assistance programs are funded, in full or part, by governmental and private agencies, changes can occur at any time.

In keeping with the goals of Western State College of Law, herein after referred to as the College of Law, the staff of the Financial Aid 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 aid.

This handbook is intended to provide basic information for students seeking financial aid. The law school's staff of financial aid professionals is available to provide more information and to advise students regarding financial aid that may be available.

The Higher Education Opportunity Act conditions the eligibility of educational institutions to participate in Title IV programs on the development of and compliance with a code of conduct prohibiting conflicts of interest for its financial aid personnel [HEOA § 487(a)(25)].

DEADLINES

PRIORITY DEADLINES	Full Academic Year	Spring Semester
Submission of FAFSA to the federal processor Receipt of all other materials by the College of	April 1 April 1	October 31 October 31
NON-PRIORITY DEADLINES	Full Academic Year	Spring Semester
Receipt of all materials for non-priority processing	October 31	April 1 Last date to apply for aid (loans, etc.)

CONTACTING THE COLLEGE OF LAW FINANCIAL AID OFFICE

Western State College of Law Financial Aid Office 15101 Red Hill Avenue Tustin, CA 92780	Office Direct Telephone (714) 459-1119 E-mail financialaid@wsulaw.edu Visit our website at https://www.wsulaw.edu/
Office Hours: Monday - Thursday, 9:00 a.m. – 6:30 p.m.	

ELIGIBILITY REQUIREMENTS FOR FEDERAL AID (https://studentaid.gov/understand-aid/eligibility/requirements)
To receive aid from the student aid programs discussed in this publication, you must meet all of the following criteria:

- Have financial need, except for some loan programs.
- Demonstrate an Ability to Benefits with either a high school diploma or a recognized equivalent (such as a General Educational Development certificate (GED) or have been home schooled).
- Be enrolled or accepted for enrollment as a regular student in an eligible program and cannot also be enrolled in elementary or secondary school.
- Be a U.S. citizen or national; is a permanent resident of the U.S.; provides evidence from the U.S. Citizenship and Immigration Services that he or she is in the U.S. for other than a temporary purpose with the intention of becoming a permanent resident or citizen (a copy of the green card may be required); or is a permanent resident of the Trust Territory of the Pacific Islands or Northern Mariana Islands;
- 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.
- Provide consent and approval to have your federal tax information transferred directly into your *Free Application for Federal Student Aid* (FAFSA®) form;
- Make satisfactory academic progress according the Western State College of Law policies.

- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying
  - that you will use federal student financial aid only to pay the cost of attending an institution of higher education.
  - that you are not in default on a federal student loan or have made satisfactory arrangements to repay it.
  - That do not owe money back on a federal student grant or have made satisfactory arrangements to repay it.
  - that will notify your school if you default on a federal student loan.
- Additional eligibility requirements can apply in certain situations including for non-U.S. citizens, students with criminal convictions, and students with intellectual disabilities (undergraduate students).

When you apply for aid from the Federal Student Aid 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)
- U.S. Department of Homeland Security (DHS) (for verification of eligible non-citizenship status, if applicable)
- Department of Veterans Affairs (for verification of veteran's status)
- The Internal Revenue Service

We encourage you to seek more information related to the federal student aid programs online at http://www.studentaid.gov/

STUDENTS' RIGHTS & RESPONSIBILITIES (for Federal Aid)

You have the right to ask:

- What financial help is available, including information on all federal, state, and college financial aid programs?
- About the deadlines for submitting applications for each program and how recipients are selected.
- What it costs to attend, and what its refund policies are if you drop out.
- How your financial aid administrator determines whether you are making satisfactory academic progress and what happens if you are not.
- 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 aid, personal assets) are considered in the financial need calculation, and how much of your financial need is met.
- For an explanation of the various programs in your award package, and how and when you'll receive your aid.
- How much of your financial aid must be repaid, and what portion is grant or gift aid.
- What the student loan interest rates are, the total amount that must be repaid, payback procedures, when repayment begins, and how long you have to repay. This information is available online at https://studentaid.gov/entrance-counseling/
- How to apply for additional aid if your financial circumstances change.
- To reconsider your financial aid application, if you believe you've been treated unfairly.
- To disclose its current campus security policy and campus crime statistics.

Please contact the WSCL Financial Aid Office or review the Federal Student Aid website (studentaid.gov) 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 and/or school.
- Notify the WSCL Registrar and Financial Aid Office, as well as your loan servicing agencies/lenders 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 policies and procedures.
- Repay the full amount of all loans plus interest, less the amount of any refund returned to the loan program.
- Avoid default! Know about and file for any eligible deferments, if you need to, to avoid default.

APPLICATION PROCESS

Due to the high cost of private education, most students require financial aid 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 aid.

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. Application for Financial Assistance (AFA) – Complete and submit to the Financial Aid Office.
2. Free Application for Federal Student Aid (FAFSA) – Submit a FAFSA or Renewal FAFSA to the federal processor at https://studentaid.gov/h/apply-for-aid/fafsa . Use 042496 for college code (Westcliff University)
3. Direct Loan Master Promissory Note (MPN) – This is to be completed online at https://studentaid.gov/h/complete-aid-process by all new students and continuing students who did not borrow previously at the College of Law.
4. Complete entrance interview online at https://studentaid.gov/h/complete-aid-process .

VERIFICATION

Students selected for verification are notified by email, letter, or in-person. In addition to the deadline and instructions for submission, notification will include the specific verification forms required as well as a list of the supporting documents the student is required to submit.

Verification data elements may include:

- Household size.
- Adjusted Gross Income (AGI).
- U.S. income tax paid.
- Income earned from work.
- Untaxed income and benefits.

Required documentation must be provided to the Financial Aid Office within 30 days of notification, and may include the following:

- Institutional verification forms.
- IRS Tax Return Transcripts or signed copies of tax returns.
- W-2 forms.
- Documentation of untaxed income, such as:
- Child support received or paid.
- Untaxed IRA and Keogh plan contributions.
- Interest on tax-free bonds.
- Workers' compensation.
- Cash received or money paid on the student's behalf not reported elsewhere.
- Proof of high school completion status.
- Identity and Statement of Educational Purpose (if required).

If discrepancies are identified, the student must provide corrected information and/or additional documentation in a timely manner. Students are responsible for ensuring the accuracy of submitted documentation and for responding promptly to any additional requests for information.

If required, the student will be asked to make any necessary corrections to their FAFSA. Failure to complete verification will result in the inability to process or disburse financial aid.

If a student is selected for verification after financial aid has been offered, and if the verification process results in changes to the student's information and their Student Aid Index (SAI), the Financial Aid Office will:

1. Recalculate the student's eligibility.
2. Adjust the financial aid offer accordingly.
3. Notify the student of any changes via email.

In cases of suspected fraud or criminal misconduct related to a student's financial aid application, the school will refer the case to the Office of Inspector General (OIG) for investigation, as required by federal regulations.

Students must complete the verification process before any federal or institutional aid is disbursed, and it must be completed within the award year deadlines specified by the U.S. Department of Education.

COST OF ATTENDANCE, EXPECTED FAMILY CONTRIBUTION, AND FINANCIAL NEED

Aid from some programs is awarded on the basis of financial need (except for unsubsidized Direct Loans & Direct Graduate PLUS 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 Student Aid Index (SAI), 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 aid programs. Instead, your EFC is used in the following equation to determine your financial need:

Cost of attendance – Expected Family Contribution = Financial need

Your financial aid 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 financial aid administrator must first consider other aid you're expected to receive.

The cost of attendance represents the maximum amount of financial aid that you can receive from a combination of all sources, not to exceed program limits. To determine the cost of education, the Financial Aid Office establishes standard budgets that reflect average expenses (using student surveys, institutional costs, 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.

Example of Cost of Attendance budgets:
The financial aid office uses an estimate of direct and indirect costs to determine how much financial aid for which a student may be eligible.

2026 - 2027 Direct Expenses [Standard Academic Year (fall & spring)]	**Full-time Costs**	**Part-time Costs**
Tuition	$57,580.00	$38,480.00
Registration Fee	$100.00	$100.00
Student Activities Fee	$160.00	$160.00
Parking Fee	$350.00	$350.00
Academic Success Fee*	$548.00	$411.00
Total Direct Costs	**$58,738.00**	**$39,501.00**
Other Potential Direct Expenses		
Overload Tuition ($1,924 per unit)		
Estimated Summer Tuition (based on 4 units/WSCL average) for part-time students @ $1,924 per unit. *(Part-time student may take up to 6 units and full-time students may take up to 7 units in the summer session.)*		$7,696.00
Summer Registration Fee		$50.00
STRF** (new students only)	$0.00	$0.00
2025-2027 ESTIMATED Indirect Expenses for a self-supporting student not living with a parent or relative for the 9 month academic year	**Estimated Costs for a Full-time Student**	**Estimated Costs for a Part-time Student**
Books, Course Materials, and Supplies	$2,330.00	$1,328.00
Housing and Food (formerly called Room and Board)	$32,400.00	$32,400.00
Transportation Expenses	$1,656.00	$1,325.00
Miscellaneous Personal Expenses	$5,706.00	$5,706.00
Total Estimated Living Expenses	**$42,092.00**	**$40,759.00**
Other Estimated Indirect Expenses		
Credential Fees****	$2,218.00	$2,218.00
	*** Estimated credential costs are added to indirect costs in a student's final year.	
Federal Loan Fees	Estimated average loan fees are added to indirect costs for students who borrow Federal Direct Loans.	

Please note that the budgets listed are representative of 2026-27 anticipated costs and are subject to change

Your Award Letter - A financial aid administrator will put together an award package that comes as close as possible to meeting your direct costs.

Your financial aid administrators will then mail or email you an award letter that details the types and amounts of aid 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.

The Financial Aid Office may need to revise your aid package when a student becomes ineligible for the aid offered, outside aid received is different from what was originally calculated or was not taken into account..

FINANCIAL AID PROGRAMS AT WESTERN STATE

Institutional Programs

Scholarship Programs at Western State College of Law - Western State University offers institutional scholarships to qualified students. Merit-based scholarships are awarded to new and continuing students based on past academic achievement. All awards require that a student remain in good standing. First year scholarships are awarded as part of the admissions process. Awards for continuing students are handled in the Student Services Office. A student may not receive scholarships, internal and/or external, that exceed 100% of tuition.

New Student Awards - Western State offers student scholarships, based on merit, to entering students. Students with strong academic backgrounds, significant undergraduate cumulative GPA, and strong LSAT scores are automatically considered for these entering awards. There are no merit awards for the summer session.

These tuition-only scholarships are allocated one-half to the fall semester and one-half to the spring semester (or spring/fall for spring start students) and are credited directly to the student's account upon confirmation of good standing and enrollment in the requisite number of units. Entering student awards are not renewable. Merit scholarships for subsequent years are awarded each June/July based on cumulative Western State law school performance through the prior spring semester.
Western State Continuing Student Merit-Based Scholarships

Continuing Student Awards - Continuing students who have successfully completed at least one full year at Western State College of Law are automatically considered for merit-based scholarships after spring grades are released each year. Merit scholarships are awarded each June/July based on cumulative Western State law school performance through the prior spring semester. Students in good academic standing, who have achieved a minimum cumulative GPA, may earn a scholarship in the ensuing year. Students should refer to their admission letter for their eligibility table.

Students enrolled in fewer than 8 units will not receive an award unless they are in their last semester and have less than 8 units remaining to complete their degree requirements. These tuition awards replace any other scholarships which the student currently receives or would otherwise be entitled from Western State. There are no awards for the summer session.

Scholarship Disbursements - Scholarships are awarded for a specific amount and are disbursed as tuition credit at the rate of 50% each fall and spring semester for both full-time and part-time students. Upon acceptance of the award and confirmation of proper enrollment, the scholarship will be posted to the student's tuition account, generally in August and January. A subsequent change in the program of enrollment or in the unit total for which the student is registered may generate an adjustment in the scholarship amount and the student's account. When a student does not attend a particular semester, that portion of the scholarship does not carry forward to a future semester. Merit scholarships do not apply to courses taken during the summer session.

Scholarship Appeals - A continuing student who does not meet the criteria for a WSCL scholarship or who is requesting a change, is given the opportunity to appeal based on unforeseen extenuating circumstances. Please note that being close to getting an award (or a higher award) is not in itself considered an extenuating circumstance.

The deadline for submitting an appeal is July 15 for the academic year/fall semester and February 15 for the spring semester. Appeals take approximately four weeks from the deadline for review and response. Contact Financial Aid at financialaid@wsulaw.edu for the appeal guidelines.

Please note that all Western State Scholarships are subject to change, with notice.

Withdrawal from courses, either partial or complete, will be handled in accordance with the College of Law's refund policy. Students who withdraw must re-establish scholarship eligibility by completing any unit deficiencies.

Tuition Payment Plans – The College of Law offers 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 aid funds. To make a credit card payment you will need to use www.westcliff.edu/wscl-payment website. Contact the Student Accounts Office at (714) 459- 1120 for more information.

Federal Aid Programs

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 minimum wage to $20.00 per hour. A determination of eligibility for federal work-study does not guarantee a job. Rather, it qualifies you to interview for available positions. FWS funds extremely limited and are primarily awarded as a priority to undergraduate students at Westcliff University.

Federal Direct Loans - Federal Direct Student Loans are low-interest loans to help pay for the cost of a student's education. The lender is the U.S. Department of Education. The Direct Loan is a form of federal self-help aid. Funds are disbursed in at least two payments during the academic year. Loan fees are deducted by the lender prior to disbursement. Direct Loan interest rate for graduate students is currently fixed and changes annually. This loan is unsubsidized. 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. Borrowers should review interest rates and loan fees at www.studentloans.gov.

Federal Direct Loan applicants are required to complete a mandatory online entrance counseling session at https://studentaid.gov/h/complete-aid-process before funds can be disbursed.

After you graduate, leave school, or drop below half-time enrollment, you begin repayment. You will 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 do not receive this information. For more information on repayment options, go to https://studentaid.gov/h/manage-loans.

Mandatory exit counseling must be done online at https://studentaid.gov/exit-counseling/ when a borrower ceases enrollment or drops to less than half-time status.

Federal Direct Loan Program Summaries

Legacy Provision - WSCL students who received a Federal Direct Loan disbursement (Unsubsidized or Grad PLUS) before July 1, 2026, and who remain continuously enrolled, may be allowed to continue borrowing under existing (pre-OBBBA) loan rules for a transition period—up to three additional academic years or until they complete their program, whichever comes first, (the OBBBA loan limit exception) with the following loan limits:

Program (OBBBA Limited Exception)	Annual Maximum	Aggregate Maximum (graduate & undergraduate loans)	Interest Rate	Loan Fees	Repayment	In-School/Grace Period Interest Accrual
Unsubsidized Direct Loan	$20,500*	$138,500	www.studentaid.gov	Yes	https://studentaid.gov/manage-loans/repayment/plans	Yes

* federal loan amounts for part-time students (1-11 units) will be **prorated** based on how many units a student is taking. **Part time students** will receive a **reduced loan amount**.

Federal Direct Graduate PLUS Loan (OBBBA Limited Exception) - The Federal Direct PLUS Loan ('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. Please note that federal loan amounts for part-time students (1-11 units) will be **prorated** based on how many units a student is taking. **Part time students** will receive a **reduced loan amount**.

Like the Federal Direct Loan, Direct Graduate PLUS Loans are provided by the U.S. Department of Education. Direct Graduate PLUS Loans have a fixed interest rate that changes annually. The interest is not subsidized while the student is in school. The PLUS Loan charges loan fees that change annually and are 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 borrowers may defer their loans during their in-school status. PLUS Loans can be consolidated just like Direct Loans, Stafford Loans, and Perkins Loans. Eligibility for the Graduate 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 at https://studentaid.gov/h/complete-aid-process. Funds are disbursed in at least two payments during the academic year.

One Big Beautiful Bill Act (OBBBA): WSCL students who begin enrollment, or first borrow, after July 1, 2026, may be eligible for the OBBBA federal loan limits as follows:

Federal Loan Program	Annual Maximum	Aggregate Maximum	Interest Rate	Loan fees	Repayment Term https://studentaid.gov/manage-loans/repayment/plans	In-School Grace Period
Unsubsidized Direct Loan	$50,000* Prorated for less than full-time students	$200,000 (Lifetime federal loan limit of $257,500 for all Federal Direct student loans borrowed for all levels of study)	www.studentaid.gov	Yes Deducted by lender prior to disbursement	Tiered Standard Repayment 10 -25 years, depending on amount borrowed Repayment Assistance Plan 30 years	Yes Interest accrues

* federal loan amounts will be **prorated** based on how many units a student is taking. **Part time students** will receive a **reduced loan amount**.

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! It is important to estimate what your monthly payment for your educational loans will be before you borrow. For more detailed information please use the sample loan repayment calculators on the Direct Loan website (https://studentaid.gov/repayment-calculator/) to estimate your loan repayment amounts.

Remember, you may choose to pay interest on your federal student loans while you are in school. If you choose not to pay the interest while you are in school, it will be capitalized (added to the unpaid principal amount of your loan) which can substantially increase the amount you repay. If your loan is capitalized the unpaid principal balance of your loan is increased and you will then be charged interest on that increased principal amount. You will save money if you pay the interest as it accrues on your loan while you are in school, during your grace period and during periods of deferment or forbearance after you leave school.

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.nslds.ed.gov.

Private / Alternative Education Loans - Western State University College of Law at Westcliff University shows the "Other Education Loans" option to students to assist them with bridging the gap between education costs and traditional aid sources such as Federal Direct Loans. Approval of these loans does not lie with Western State or Westcliff and students must meet credit standards set by the lender. You may contact any of the three major credit bureaus (Equifax, Experian, Transunion) directly for information about obtaining your credit report. You may access a free credit report once a year at www.annualcreditreport.com. Private / Alternative Education Loans *are credit-based, privately guaranteed education loans.* These loans are available to students who are unable to finance the entire cost of their education with only their federal guaranteed student loans and other financial aid. 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 "financial need", total cost of attendance and other financial aid is always considered when determining maximum amounts. No combination of financial aid may exceed the total cost of attendance for each academic year.

It is IMPORTANT to remember that these are credit-based, privately guaranteed education loans that cannot be consolidated or combined with federal student loans. Approval is the decision of the lender and WSCL does not provide replacement funds when a lender denies a loan. See lenders' websites for current policies, rates and fees.

Many lenders offer these non-federal education loans, but not all schools are eligible to participate with all lenders.

A list of lenders that currently accept applications from WSCL students can be found at https://www.elmselect.com/v4/school/1043/program/4/program-detail If there is a lender who is not on the list, that you would like to use, please contact us to see if we can participate with that lender.

Private / Alternative Education Loan Summary

- These loans are guaranteed by private companies and may be very expensive; students should only borrow what they need.
- Interest rates vary by loan program and are usually based on one of the market indicators, plus a premium.
- Many of these loans have origination and guarantee fees, which may be deducted from the loan proceeds or added to the principle loan balance.
- Students/borrowers incur the interest while in school and may be required to make payments while in school.
- Credit history is the major factor lenders consider for approval of private/alternative loans. You may contact any of the three major credit bureaus (Equifax, Experian, Transunion) directly for information about obtaining your credit report. You may access a free credit report once a year at www.annualcreditreport.com.
- Most lenders are requiring a credit worthy co-borrower.

Private / Alternative Education Loan Application Process

Apply online at the website https://www.elmselect.com/v4/school/1043/program/4/program-detail. Once your loan is approved, the lender will contact WSCL to certify the loan. Regardless of amount applied for or approved by the lender, we cannot certify loans for amounts in excess of the maximum eligibility amount as determined by WSCL.

Other Assistance Programs - There are times when the College of Law facilitates the application process of external scholarships. These scholarships require a separate application for consideration. The application processes are directed and controlled by the sponsoring agency and the College of Law does not participate in the selection process of these awards. Competitions are typically announced by e-mail.

Hundreds of privately funded scholarships are available 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, www.studentawards.com or visit www.finaid.org for information on other scholarship search engines. Students should exercise caution to avoid scams. More information on scholarship scams can be found in the document listed at http://www.ftc.gov/opa/2011/09/scholarshipfraud.shtm

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 Financial Aid Office will assist you with your application, but the final decision rests with the BIA agency that serves you.

Veterans Educational Benefits – The College of Law is approved for the training of veterans and other eligible persons by the California State Approving Agency for Veterans Education, Department of Veterans Affairs, California Department of Veterans Affairs (1227 O Street, Suite 625; Sacramento, CA 95814; Phone: 916-503-8317; Fax: 916-653-1035; http://https//www.calvet.ca.gov/csaave).

All prior credit is evaluated prior to enrollment certification. Students are subject to satisfactory academic 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. The College of Law participates in the Yellow Ribbon Program.

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

State Financial Aid - Western State College of Law is not currently participating in any state aid programs.

WHO SETS THE RULES?

Financial aid 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 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: https://studentaid.gov/feedback-ombudsman
Phone number: 1-877-557-2575

Institutional – The Financial Aid, in coordination with the school administration, establishes financial aid policies and procedures for Western State College of Law.

DEFINITIONS AND PRACTICES

Priority Deadline - Students must have all the appropriate forms submitted to the Financial Aid Office by the priority deadline. Priority processing does not guarantee students any form of award, nor does it mean that the College of Law 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 six to eleven units. Fewer than six 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.

Cost of attendance budgets are assigned according to the academic curriculum the student is following, as indicated by the student on the Institutional Application for Financial Assistance.

Verification – The U.S. Department of Education (ED) requires schools to use a process called verification for federal financial aid to confirm that the information a student submits on their FAFSA is correct. The FAFSA processing system selects applications to be verified. WSCL typically verifies 100% of those selected.

Standard Academic Year/Week - The standard academic year is fall/spring. Students enrolling for the first time in the spring may apply for financial aid for the remainder of the current standard academic year, and then reapply for the next full standard academic year. The length of each standard academic year varies, but will always be a minimum of 30 weeks. A standard week for federal aid purposes is 7 days, starting with Monday.

Mandatory Counseling - Federal regulations mandate that all borrowers attend entrance and exit counseling provided by the institution. The College of Law utilizes online student loan counseling products that allow borrowers to fulfill the bulk of entrance and exit loan counseling requirements anytime, anywhere — all from the convenience of a computer. The College of Law receives confirmation of completed individual sessions electronically.

Entrance Counseling - All borrowers must go through loan entrance counseling and learn about the terms and conditions of their loans. The College of Law will not certify loan eligibility for a borrower until s/he has completed entrance counseling for the specific program requiring certification. Direct Loan entrance counseling must be done online at https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance. Some borrowers may be required to participate in additional counseling.

Exit Counseling - Borrowers are required to complete an exit interview whenever they drop below half-time enrollment status, withdraw, or graduate. The College of Law places an administrative hold on the records of borrowers who do not attend the mandatory exit counseling. Direct Loan (and Federal Stafford Loan) exit counseling must be done online at https://studentaid.gov/app/counselingInstructions.action?counselingType=exit.

Award Appeal Process - Students who believe that they did not receive fair consideration from the Financial Aid Office should fill out a petition. All petitions relating to a financial aid decision should be turned into the Director of Financial Aid. 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. Check with a financial aid 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 Financial Aid Office does not have to make such an adjustment, and their decision is final and cannot be appealed to the Department of Education.

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

- All Federal Aid programs, including Federal Direct Student Loans
- Private Lender/Alternative Education Loans
- Veterans Educational Benefit Programs
- Any other federal, state, institutional, or private aid program requiring a progress standard

In order to be eligible to receive financial aid, students must be in good academic standing, on academic probation, or otherwise eligible to continue enrollment at Western State; 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 (ICR)	15 part-time program 18 full-time program	Annually
Maximum time frame (MTF)	84 months after a student has commenced law study	Annually

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 aid:

F	Failure	W	Withdrawal	Q	Grade not submitted
I	Incomplete	E	Extension of time	AF	Administrative Failure
M	Make-up	XF	Academic Honesty	■	Repeat of any course including start-over repeats
				■	Any punitive or incomplete grade not listed will be assessed

Please note: For Veterans Education Benefit Programs, any grade that negatively affects one or more of a student's satisfactory academic progress standards for successful completion of the school's requirements for graduation is considered to be punitive by the Veteran's Administration. These standards include the cumulative grade point average (CGPA), the incremental completion rate (ICR) and the maximum allowable timeframe (MTF). For more information, refer to the satisfactory academic progress policy.

Transfer Students - Credit hours transferred from other law schools that are accepted toward completion of a student's program at the College of Law count as hours completed, however, transfer credit hours are not included in the calculation of a student's grade point average.

Dismissal/Suspension - Academically dismissed or suspended students are ineligible for financial aid while dismissed or suspended and must request reinstatement of aid through the Satisfactory Progress Appeal process (see below) upon readmission or academic approval to continue. Readmission, whether academic or through the Admission Committee, does not grant reinstatement of financial aid eligibility.

Starting Over - Start-Over students, including those who are allowed to repeat their first year of law school studies are ineligible for financial aid and must request reinstatement of aid through the Satisfactory Progress Appeal process (see below) to try to regain financial aid eligibility. Approval to start over whether academic or through the Admission Committee, does not automatically grant reinstatement of financial aid eligibility.

Financial Aid 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 aid 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 aid suspension until all deficiencies are cleared.

Reinstatement of Eligibility - When a student has completed all requirements, he or she may apply for financial aid for the next eligible award period.

Disqualification - Students who have exceeded the maximum time frame are disqualified from receiving financial aid. Although the College of Law 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 aid may be affected. Academic decisions can, and most likely will affect your eligibility for financial aid. 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 financial aid administrator. Your future eligibility for financial aid may be in jeopardy.

Satisfactory Progress Appeal Process - A student may appeal their ineligibility for financial aid 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 Financial Aid 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 the College of Law make available to each student certain information concerning financial aid and the law school. Most of the information is available in this handbook, but additional information is available in other locations.

Our website (https://www.wsulaw.edu/): Accreditation, refund policies, library, academic programs, faculty, disabled student provisions, facilities, placement statistics, bar pass rates and retention, campus security and crime statistics.

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

Our Student Consumer Website (http://www.wsulaw.edu/student-consumer): Information you need to become an informed consumer of a Western State College of Law education.

NON-DISCRIMINATION POLICY STATEMENT

The College of Law does not discriminate or harass on the basis of race, color, national origin, sex, gender, sexual orientation, gender identity or expression, disability, age, religion, veteran's status, genetic marker, or any other characteristic protected by state, local or federal law, in our programs and activities. The College of Law will not retaliate against persons bringing forward allegations of harassment or discrimination. The following person has been designated to handle inquiries and coordinate the institution's compliance efforts regarding the non-discrimination policy: Senior Assistant Dean of Student Affairs, Western State College of Law, 15101 Red Hill Ave, Tustin, CA 92780 - (714) 459-1120

MY LOAN RECORD

Use this space to keep track of the student loans you borrow for law school:

#	Academic Year	Loan Type	Loan Amount	Disbursement Date	Servicer
1					
2					
3					
4					
5					
6					
7					
8					

For more information about managing loan repayment, contact your loan servicer. Federal loan information may be found online at https://studentaid.gov/. Loan repayment calculators may also be found at http://www.finaid.org/calculators/loanpayments.phtml. Student loan interest rates change periodically; please go to your servicer's website for their most recent estimated loan repayment calculator.

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