1. **Enrollment Status Form (ESF)**
The ESF is necessary for all continuing students applying for financial aid (except scholarships). Complete the 2013-14 ESF by the **February 15, 2013 priority deadline**.
This form indicates your enrollment per term during the academic year. Your financial aid is awarded accordingly.

2. **Free Application for Federal Student Aid (FAFSA)**
The FAFSA is required for all students applying for financial aid (except scholarships). Complete the 2013-14 FAFSA at [www.fafsa.gov](http://www.fafsa.gov) prior to the **February 15, 2013 deadline**. If you miss the deadline, your award letter will be delayed and you will not be eligible for limited funding need-based programs.

- **Under Student Eligibility**
  - When you begin the 2013-14 school year, what will be your grade level? **Answer Continuing graduate/professional.**
  - When you begin the 2013-14 school year, what degree or certificate will you be working on? **Answer graduate/professional degree.**
  - Will you have your first bachelor’s degree before July 1, 2013? **Answer Yes.**
  - Have you ever received federal student aid? If **Yes**, you must respond to the next question(s).

- **Under School Selection**
  - Select Seattle University as a recipient using **Federal School Code 003790.**

- **Under Student Financial Information**
  - Grant and scholarship aid reported to the IRS does **not** refer to scholarships used for tuition, books or supplies as a degree seeking student (**do not include scholarships received here at SUSL**). See IRS publication 970.
  - Complete all parts of the FAFSA application with the exception of the parents’ information.
  - **Select the IRS Data Retrieval Tool (DRT)** option when completing the FAFSA, if it has been at least 2 weeks since you submitted your 1040 to the IRS. You may estimate at first and then once your taxes are completed, you may go back and select the DRT to update your information after about a two week wait. By doing so, it will eliminate the need to request an IRS Tax Return Transcript if selected for verification.
  - If you apply on-line, print and keep the confirmation page. You may check your application status by clicking on “Check my submitted FAFSA.”
  - Although electronic processing is preferred by the federal processor, you may call 1-800-4FEDAID to order a paper FAFSA or download a PDF copy at [http://www.fafsa.ed.gov/options.htm](http://www.fafsa.ed.gov/options.htm). Select 2013-2014.
3. Taxes
Complete your 2012 taxes early but estimate to meet the FAFSA deadline, if necessary. Keep a copy of your 1040 (& spouse’s if filing separately), all attachments & W-2s. The federal government selects approximately 30% of all financial aid applicants for verification of data submitted. If your file is selected, you will be notified on your Student Aid Report (SAR), the document generated from the FAFSA information. Please read your SAR carefully and make any corrections or adjustments as requested by the processor. If you are selected for verification, contact our office for a Verification Worksheet and instructions. **You will not receive an award letter and funds cannot be disbursed, in accordance with federal regulations, until verification is complete.**

Reminder: **It is strongly encouraged that you allow the IRS Data Retrieval Tool (DRT) option when completing the FAFSA, if it has been at least 2 weeks since you submitted your tax form to the IRS. You may estimate at first and then once your taxes are completed, you may go back and select the DRT to update your information after about a two week wait. By doing so, it will eliminate the need to request an IRS Return Tax Transcript if you are selected for verification.**

4. Outside Aid
If you have applied for or anticipate receiving financial assistance for the 2013-14 academic year from sources other than the law school, you must notify Student Financial Services (SFS). For example, employer assistance, Bureau of Indian Affairs, AmeriCorps, outside scholarships other than from Seattle University, etc.

If your parents or others provided tuition assistance or other support during 2012 you must indicate the amount as untaxed income under **Student Financial Information** on the FAFSA.

5. Joint Degree Program
It is important that you notify SFS immediately if you are enrolled in any of the Joint Degree programs. Your financial aid will be adjusted accordingly. If we are not informed early enough (by March) prior to the non-law year, due to software limitations, the aid may remain on a semester disbursement schedule rather than updated to the quarter system.

Once you are enrolled in the graduate courses, **you may not receive financial aid for law school summer semester classes.** This is because spring quarter (graduate) ends after summer semester (law) starts and creates an overlapping loan period. However, you may take graduate courses in the summer but they must end prior to the start of law fall semester.

6. Laptop Computer
With proper documentation, you may add the cost of a laptop computer (based on minimum required specifications) to your student budget one time only during your law school career. This request must be made during the academic year that the computer is purchased, if you did not do so in your 1L year. Proper documentation includes a copy of the retail receipt and a copy of recent proof of purchase by you, the student. We can increase your budget up to $1,500 or the cost of the computer, whichever is less. This addition to your student budget increases your alternative, credit based, loan eligibility. Please contact SFS for further information.
7. **Financial Aid Resources**
   See the Financial Aid Resources form attached for information regarding available types of aid and how to apply. Note: The subsidized Stafford is no longer available for graduate/professional students.

8. **Financial Aid Satisfactory Academic Progress**
   You must meet qualitative (GPA) and quantitative (pace) measures to receive financial aid. Please review the necessary requirements at [http://www.law.seattleu.edu/x1230.xml](http://www.law.seattleu.edu/x1230.xml).

9. **Deadlines**
   - February 15: Deadline to complete FAFSA on-line at [www.fafsa.gov](http://www.fafsa.gov).
   - February 15: Deadline to submit your Enrollment Status Form to Student Financial Services.
   - April 18: IRS 2012 taxes due. Keep copies of your 1040(s), all attachments and W-2s.
   - Early May: Financial aid award letters ready. The next steps for processing will be included therein. **If you miss the February 15 financial aid application deadline, your award letter will be delayed and you will not be eligible for some types of limited funded need-based aid.**
In order to assist law students to the fullest extent possible, Seattle University School of Law offers a number of financial aid programs that are summarized below. Please note that there are programs available regardless of income level.

More detailed information on each type of assistance for which you qualify will be mailed to you when you receive your official Student Financial Services (SFS) Award Letter package in early May.

For consideration of these programs (except scholarships), students must complete the Free Application for Federal Student Aid (FAFSA) and the Enrollment Status Form (ESF). See Financial Aid Instructions enclosed. Submit the ESF to SFS by February 15 and complete the FAFSA at www.fafsa.gov by February 15 to meet the priority deadline. Please see SFS or www.law.seattleu.edu/financialservices for more information.

**LOAN PROGRAMS**

**Federal Direct Stafford Loan – Must accept every year (see last bullet under this topic)**

- The total Stafford loan amount is $20,500 gross per academic year at a 6.8% fixed interest rate. The subsidized portion of the federal Direct Stafford student loan was eliminated for graduate/professional students as of July 1, 2012. The total amount of the Stafford loan remains the same at $20,500, but the full amount is now fully an unsubsidized loan (interest accrues at disbursement).
- No repayment is necessary until six months after graduation or dropping below half-time enrollment.
- There is a 1.0% loan origination fee. The origination fee is deducted by Direct Loans at disbursement. Your paper and online Award Letter will show the gross amount (pre origination fee deduction) but the online billing statement should reflect the net amount.
- You must return your award letter every year and accept the loan; you must complete the master promissory note once (https://dlenote.ed.gov/); you must complete entrance counseling once; you must complete the ABA term certification each term; you must be making satisfactory academic progress; and you must be enrolled.

**Federal Perkins Loan – Must accept if awarded (see last bullet)**

- Submit the FAFSA by the February 15 deadline due to limited funding.
- Our minimal allocation is awarded to students determined to have exceptional need.
- No interest accrual until nine months after graduation or dropping below half time enrollment, at which time a 5% fixed interest rate is charged during repayment.
- You must return your award letter every year and accept the loan; you must complete the Perkins promissory note every year and complete other documentation annually as requested at https://ipromise.campuspartners.com/; you must complete entrance counseling once; you must complete the ABA term certification each term; you must be making satisfactory academic progress; and you must be enrolled.
Federal Direct Graduate and Professional PLUS Loan (Grad PLUS) – Must apply every year (see last bullet under this topic)

- Grad PLUS process – Apply every year at https://studentloans.gov. Click on Complete PLUS Request Process. Note: They do not ask whether or not you want to include the 4% loan fee in the loan amount borrowed to net the amount requested. If you want the 4% loan fee added to the loan balance, you must email lawfa@seattleu.edu at the time of application for this to transpire! If you do not make this request, the amount will be 4% less each disbursement.

- **Do NOT complete the 2013-14 Grad PLUS request form yet!** The credit check is only good for 90 days. You do not know your eligibility yet and Direct Loans will have to run another credit check by the time we certify the loan. Wait to complete the Grad PLUS until you receive your 2013-14 Award Letter during the first part of May – instructions will be included in your Award Letter packet.

- The amount allowed is up to the student budget, minus other financial aid. See award letter or SFS for eligibility amount. **Apply for the amount you want for the full academic year.** It will be disbursed half fall term, half spring term unless requested otherwise and approved.

- The Grad PLUS loan is a federal alternative loan for graduate and professional students at a 7.9% fixed interest rate.

- Like a private loan, **a credit check is required** and there is an endorser (co-signer) option. If an endorser is required you will need to complete another promissory note.

- Apply for Grad PLUS or a private loan – you do not apply for both concurrently.

- The Grad PLUS may be consolidated with other federal loans (unlike private loans) at repayment and the credit check may be less stringent than through private lenders.

- **The Grad PLUS is eligible for the federal loan repayment assistance program and the Pay as You Earn and Income Based Repayment plans.** If you are considering working in the public interest or non profit arena for at least ten years, you should choose this loan as your alternative loan rather than a private loan. After 120 on-time eligible payments while in qualified public interest employment, the balance of your federal loan debt will be forgiven under the Pay as You Earn, Income Contingent or Income Based repayment plan. Your federal loans must be with Direct Lending and no other lender. See http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service.

- Repayment begins six months after the borrower ceases to be enrolled at least half time or graduates.

- There is a 4% origination fee. The fee may be added to the loan amount in order to net the requested loan amount at disbursement – you must email lawfa@seattleu.edu to add the fee to the amount borrowed.

- **You must complete a Grad PLUS request every year (but wait for Award Letter!)** Complete at https://studentloans.gov – click on Complete PLUS Request Process; you must return your award letter every year; you must complete the Grad PLUS master promissory note every 10 years (https://studentloans.gov) you must complete entrance counseling once (https://studentloans.gov); you must complete the ABA term certification each term; you must be making satisfactory academic progress; and you must be enrolled.

Private Loan Programs – Must apply every year (see last bullet)

- Approval is based upon credit and a credit check is required.

- Apply for Grad PLUS or a private loan – you do not apply for both concurrently.

- Private loans are **not forgivable under the public interest federal loan forgiveness program nor are they eligible for Income Based or Pay as You Earn Repayment plans (the Grad PLUS loans are eligible).**
• There are a variety of private lenders offering terms and conditions particular to their loan. See http://www.law.seattleu.edu/x1270.xml for lenders our students have used previously. You may borrow from any lender you wish, but please review the terms and conditions carefully.
• Amount allowed is up to student budget, minus other financial aid. See award letter or SFS for eligibility amount.
• Variable interest rate, adjusted monthly or quarterly with no cap. Interest begins at disbursement. Various fees and repayment options depending on lender.
• Co-signer may be required
• **Private loans cannot be consolidated with federal loans.**
• 6-9 month grace period prior to repayment after graduation or dropping below half-time enrollment (interest accrues).
• **You must apply for the private loan every year;** you must return your award letter every year; complete the private loan promissory note according to lender’s instructions; you must validate and complete the ABA certification each term; you must be making satisfactory academic progress; and you must be enrolled.

**STUDENT EMPLOYMENT PROGRAMS**

**On-campus Employment** (Federal Work Study or Non-Work Study)
• Employment at the law school or university at large in various administrative offices in support positions or for law faculty as research assistants.
• Hourly wages currently range from $9.45-$11.70, depending upon position.
• Priority is given to first year students (except for research positions).
• **You must complete an I-9, W4 and Action Form within 3 days of working.**
• You must return your award letter and accept Federal Work Study, if offered and desired.

**State Work Study** (off campus) – The program is for Washington State residents only. A student is considered an out-of-state resident if they moved to Washington to attend school (RCW 28B.15.012).
• Must submit FAFSA by February 15 deadline.
• This is a higher need program than the Federal Work Study program and is a very limited funding program.
• **Do not presume you will receive State Work Study because you were awarded Federal Work Study in your first year.**
• Employment is off-campus in law related jobs with approved law firms, public agencies, etc.
• Hourly wages range from $10.00-$20.00, depending on the position.
• Need-based program.
• Available only to eligible continuing students.
• Once hired, you must complete an **Employer Referral Agreement**. Even if you are continuing to work for the same employer during 2013-14, you must complete a new ERA by June 1, 2013.
• You must return your award letter and accept State Work Study, if offered and desired.

**SCHOLARSHIPS** (You do not have to complete the FAFSA or the ESF for consideration of scholarships only.)

**At-Entry Scholarships**
• Awarded to entering students during the admissions process.
• Renewable annually per the terms and conditions of the scholarship. Tentatively reflected on the upcoming academic year’s award letter pending final class rank.

Year-End Scholarships
• $1,000-$14,000 to students who did not receive an At-Entry Scholarship and are in the top 25% of their cohort at the end of the academic year. This scholarship is awarded for the following single academic year. Notification is not until late summer after class rank is determined.

• An exception to an increase of an At-Entry award is for those students placing in the top 10 spaces in the class. If a recipient becomes eligible for a Year-End scholarship in an amount larger than his or her initial (or current) At-Entry award, the larger award amount shall replace the initial (or current) award amount.