

UNDERSTANDING YOUR FINANCIAL AID 2024-2025



SEATTLEU
SCHOOL OF LAW

WE WELCOME YOU TO SEATTLE UNIVERSITY SCHOOL OF LAW!



This booklet accompanies your Offer Letter and important financial aid information. Please read all materials carefully and pay special attention to the Master Conditions of Award Form (effective for all terms of attendance). It is important that you understand all your responsibilities to receive and maintain eligibility for financial aid funding.

The federal processor selects some files for verification. If selected, you will be asked to submit specific documentation and/or a verification worksheet. Entering students awarded prior to verification may receive a revised Offer Letter once verification is complete. If additional funds (not appearing on your Offer Letter) become available to you, your current award amount may be affected. All students are required to notify Student Financial Services (SFS) should they receive any other source of funding during the 2024–2025 academic year. If you have unusual circumstances that may affect your need for financial aid, please let us know.

If you have any questions after reading this material, please call or stop by SFS. We welcome the opportunity to meet with you. Please refer to the bottom of this booklet for contact information and business hours.

We wish you good luck with your educational pursuits and look forward to serving you.

PROGRAMS AVAILABLE

The Offer Letter lists the federal, state, and institutional aid programs for which you are eligible. Your eligibility, or “financial need”, is defined as the difference between the amount it will cost you to attend Seattle University School of Law for one academic year and the amount you (and in some cases, your family) can afford to pay, according to the Free Application for Federal Student Aid (FAFSA). We have put together a financial aid package for you that may include a combination of scholarships, work study, and loans.

JD EMPLOYMENT

One of the best ways to help finance your legal education is to secure employment on a part-time basis during the academic year, and as a full-time employee during the summer term if you are not enrolled in classes. The employment programs available to our JD students are described below, along with the steps for accessing them.

To be considered for Federal Work Study (on-campus employment) and State Work Study (off-campus employment) funding, students must complete the FAFSA. If eligible, these will be reflected on the Offer letter. The amount on the Offer Letter is an estimate of the money you are eligible to earn once you obtain a job. You receive these funds as you earn them, and the Offer is only activated after you secure a work study position. *If you choose to reject all or a portion of the Offer, it will increase alternative loan eligibility by the same amount.*

	Federal Work Study	Institutional Work Study	State Work Study
Need-based	Yes	No	Yes (WA residents only – RCW28B.15)
On-campus only	Yes	Yes	No
Wages	\$19.97 (min)	\$19.97 (min)	\$12 to \$25 (depending on position)
Hours per week	Maximum hours depend on enrollment status; up to 40 during breaks (after last day of finals)		19 maximum if enrolled in classes half-time or more (strict policy)
Eligible level	1L (see SFS for upper levels)	All	2L and up
Required Documents	SEAF, I-9 and W-4 forms (within 3 days of hire date)		Employment Referral Agreement (annually)
Job Postings	Handshake , Law School Newsletters, and Faculty		law-seattle-csm.symplcity.com (Connect with the CPD)

ON-CAMPUS EMPLOYMENT

Entering JD students have priority for most on-campus jobs through Federal Work Study and secondarily through institutional work study. Employment opportunities can be found throughout the University and at the Law School, including the law library, faculty offices, student services offices, law clinic, etc.

STATE WORK STUDY (OFF-CAMPUS EMPLOYMENT)

Through State Work Study (SWS), legal employers (law firms, legal agencies, and other law-related enterprises) hire students and are reimbursed a portion of student salaries by the State of Washington. Students may also establish work study contracts with other legal employers as appropriate to their needs and interests.

If you qualify for SWS, the amount shown on your Offer Letter represents your potential gross earnings for the period May 11, 2024, to May 16, 2025. You must start working on or before March 1, 2024, to be eligible for these SWS funds.

Once hired, you and your employer must complete, sign, and return an Employer Referral Agreement (ERA) to SFS. SWS timesheets cannot be processed until the ERA is on file at the Law School. *An ERA must be completed each year*, even if you are retaining the same job from one year to another.

Do not presume if you were awarded Federal Work Study that you will be awarded State Work Study after your first year. The State program need criteria is different, and funding is limited.

OTHER LAW-RELATED EMPLOYMENT

All students are eligible, and encouraged, to secure law-related jobs during their law student years. The Center for Professional Development (CPD) coordinates on-campus interviews for law firms, agencies, and corporations interested in hiring student interns annually. In addition, legal employers solicit applications from our students and graduates by posting vacancy announcements at the Law School and conducting interviews. Many members of the student body have been employed in at least one law firm or legal agency, or in other law-related positions, prior to graduation. Indeed, most have held two or three such jobs to strengthen and diversify their resumes.

LOANS

	Federal Direct Unsubsidized Stafford Loan	Federal Direct Graduate PLUS Loan	Alternative Loans
Type of Loan	Federal	Federal; credit-based	Private; credit-based
Maximum Amount Per Year	\$20,500	Up to the cost of attendance less other financial aid	Varies
Interest Rate (Fixed each year on July 1st for the life of the loan based on 10-year T-Bill)	7.05% ¹ (10-year Treasury + 3.60%, capped at 9.50%)	8.05% ¹ (10-year Treasury + 4.60%, capped at 10.50%)	Varies
Origination Fee (deducted from amount on Offer Letter)	1.057%	4.228% ²	
Disbursement Schedule	Equally divided between number of Semesters awarded	Equally between Fall and Spring semesters, unless submitted in writing and approved	Equally between Fall and Spring semesters, unless submitted in writing and approved
Must be enrolled at least half-time	Yes	Yes	
Interest Accrual	Upon disbursement	Upon disbursement	Varies
Grace period after graduation or below half-time enrollment	6 months	6 months	Varies (6 to 9 months)
Credit Check required	No	Yes ⁵	Yes ⁵
Eligible for Federal Public Interest Loan Forgiveness, federal repayment plans, and federal loans consolidation	Yes	Yes	No
Master Promissory Note required ^{6,7}	Yes	Yes	
Entrance Counseling required ^{6,7}	Yes	Yes	

1. As of July 1, 2023
2. To add the origination fee to the loan amount, please email lawfa@seattleu.edu at time of application.
3. Special note to Summer term matriculants: If you are enrolling for summer term, your Direct Stafford Loan is divided into three equal disbursements on your Offer Letter. However, summer tuition charges are significantly less than other terms. Total credits increase each term during your first year, yet the Stafford disbursement remains the same.
4. Depending on academic year tuition charges, you may wish to request unequal disbursements. For example, spring charges for entering students who start in summer are higher than other terms. Requesting a larger private loan spring term disbursement, to offset the higher tuition costs, may help for budgeting purposes.
5. A student may require a credit-worthy cosigner depending on credit.
6. Required for first-time borrowers. Visit <https://studentaid.gov> to complete these requirements.
7. There are separate MPN and Entrance Counseling for the Direct Stafford and the Direct Graduate PLUS loans. Make sure you complete and sign the correct one.

All loans must be repaid, and each one has different terms and conditions. The Master Promissory Note is a legal document stating a borrower's obligation to repay the loan; it also includes important information about the loan, including terms and conditions. Your Financial Aid Offer Letter lists the maximum amount you are eligible to borrow for the academic year. If you wish to borrow less, you may do so.

Financial Aid pays all institutional charges first, and funds cannot be released prior to the start of each term. Each term's portion of your loan will be transmitted to the Law School's Business Office. If a living expense refund is expected after paying tuition and fees, refunds are typically processed by the Business Office at the end of the first week of classes each term.

Always be prepared to cover your books and expenses for approximately the first two weeks each term. Budget carefully and thoughtfully.

PRIVATE ALTERNATIVE LOANS

We consider the federal Grad PLUS typically a better choice for credit-based funding because of the federal deferment and forbearance options, a fixed interest rate, public interest loan forgiveness and federal loan consolidation opportunities.

However, if you prefer, you may wish to borrow a private alternative loan instead.

- These loans have variable interest rates (revised monthly or quarterly) or may offer a fixed rate and may have various loan fees. There usually is no cap on the variable interest rate.
- Some have annual and/or aggregate loan limits.
- See [Private Alternative Loans section](#) for a list of lenders our law students have used in the past (availability of private loans by these lenders is subject to change). You may use any lender you choose, listed here or not, but read the loan terms and conditions carefully.

Please consider alternative loans as “loans of last resort” after you have utilized your personal and family resources, institutional and governmental funding, and work study opportunities. We suggest you secure alternative loans only when necessary.

FILE EARLY EVERY YEAR

Submit your FAFSA by **February 15** for priority funding. Visit studentaid.gov to fill out the application. The FAFSA for the **2024-2025 Academic Year** has undergone changes and was released at the end of December 2023. The application will be closing periodically for maintenance and user experience.

Submit your supporting documents (e.g. tax return, government-issued ID, etc.).

- Entering students are awarded, but funds will not disburse until supporting documents have been received by SFS.
- Continuing students must have a complete file to be awarded.

ENSURE YOUR FUNDING

- Submit all the required documents quickly.
- Complete the Master Promissory Note(s) for the Direct Unsubsidized and Grad PLUS loans.
- Complete Entrance Counseling, if needed.
- Complete and sign Offer Letter/Conditions of Award through the self-service portal.
- Provide tax documentation or other requested information, if needed.
- Be enrolled at least half-time.

Note: Financial Aid funding is provided up to the 90 JD credits (24 LLM or 30 MLS credits) required to graduate.

SCHOLARSHIPS

Law School scholarships, in the form of tuition remission, are offered in addition to other financial aid for which a recipient may qualify but may impact the levels and types of funding for which a student qualifies. Scholarship amounts are divided equally between fall and spring terms.

The following are the conditions under which Law School scholarships may be awarded to students.

- Must enroll as a student at the School of Law during the academic year for which the award is granted. There are no award deferments.

Must enroll for the number of credits considered a “full load” in his or her applicable program of study. The minimum credits for a scholarship recipient to enroll in is 6 JD credits (5 LLM/MLS) during fall or spring terms.

At-Entry Scholarships are awarded to entering students through the Admissions process. They are renewable for the second and third years of JD study (for a maximum of three years or four if part-time) or maximum two years for LLM/MLS, provided that each recipient maintains a law school GPA in the percent of the class noted on the scholarship award letter. The Offer Letter sent to continuing students in early May will tentatively reflect the scholarship pending final class rank. Renewal is presumed and is tentative until eligibility is determined once year end class ranks are available, usually in late summer. A revised Offer letter will reflect any change at that time.

Apply as early as possible to be considered for maximum funding.

If a recipient becomes eligible for a scholarship in an amount larger than their initial (or current) award, the larger award amount shall replace the initial (or current) award amount

The Law School reserves the right to revoke a scholarship if a recipient is found to be in violation of the Academic Standards Code or if the recipient is found to be currently in default on educational loans received at this or prior institutions of higher education.

- Conditions for receipt of scholarship aid include implicit permission by the recipient for the Law School to publish their name (and summary biographical data, as may be applicable) in catalogs, brochures, and related university literature. The Law School reserves the right to withdraw its offer of scholarship aid to any person failing to agree to these terms.

OUTSIDE SCHOLARSHIPS AND ASSISTANCE/VETERANS

Outside scholarships are scholarships that you bring with you to Seattle University School of Law and include employer assistance. On your Offer Letter, they are referred to as “Private Outside Scholarships.” If the donor needs to be billed for your funds, please notify the Business Office (206-398-4050).

You are required to notify SFS of any outside funding sources due to federal regulations.

If you will be receiving Veterans Education Benefits, contact the Veteran’s Coordinator in the Registrar’s Office (206-398-4150) prior to enrollment to complete the necessary paperwork. SFS is not involved in the processing of those benefits.

We participate in the Yellow Ribbon program for eligible JD students and Principles of Excellence.

KEY TO YOUR OFFER LETTER

1 ACADEMIC YEAR

The academic year you are applying for corresponds to the terms you stated you were going to attend. If this Offer Letter does not accurately reflect your enrollment plans by term (e.g., you plan to attend summer, but there is no financial aid awarded for the term), please contact SFS immediately.

2 ENROLLMENT STATUS

You must be enrolled at least half-time to receive a student loan. Therefore, you must take a *minimum* of 3 credits Summer Term and 6 JD credits Fall or Spring Terms (5 LLM/ MLS credits). Less than 6 JD credits (5 LLM/MLS credits) Fall or Spring affects satisfactory academic progress, and you lose financial aid eligibility.

3 FINANCIAL AID PROGRAMS

This is the aid you have been awarded. Refer to the Programs Available section for descriptions. Indicate whether you would like to accept, reduce, or reject each program offered. You may decrease any loan or work study amount. The Stafford loan reflects the gross amount and does not reflect the 1.066% fee deduction.

4 COMMENTS SECTION

There may be comments and/or additional information in this section. Please pay very careful attention to anything printed in this section.



SEATTLE
UNIVERSITY

Law School Student Financial Services
901 12th Ave
Seattle, WA 98122
206-398-4250

L. Student 901
12th Ave
Seattle, WA 98122

Date: Student 4/1/2024
ID: Award Year: 0000001
2024/25 Academic Year

Dear L,

The School of Law is pleased to offer you the following financial aid offer. Please indicate whether you decline or wish to reduce each type of aid. The assistance is based upon expected enrollment as indicated below for each term. Your award may be adjusted as a result of verifying the information you have provided to us or if any additional resources become available to you. You are required to notify us of any additional assistance or changes in enrollment. Any renewable scholarships listed on Offer Letter are tentative pending final class rank.

***Your Alternative Loan Eligibility* is the amount you may request in alternative loans. You must complete a separate application for either Grad PLUS or private loans.**

Alternative loans are **subject to a credit check** and are disbursed in two equal disbursements for fall and spring.

Note that by receiving disbursements of any of the aid in this offer letter you are agreeing to the conditions outlined in the document.

IMPORTANT COST OF ATTENDANCE NOTES:

Estimated Direct Costs are billed by Seattle University School of Law; actual costs may vary. Tuition and fees are based on your expected enrollment per term.

Estimated Indirect Costs are not billed by Seattle University School of Law; actual costs may vary.

Housing/Food, Transportation, Personal expenses are estimated off campus costs and derived from Bureau of Labor and Statistics CPI report for the Seattle area.

Books/supplies are estimated costs based on the average costs for law students, which includes books and supplies.

Average loan fees are federal loan origination costs associated with student loans.

Budget: \$102,976 EFC: \$2,024 Need: \$100,952

Financial Aid	Total Aid	Summer	Fall	Spring
Loan				
Federal Direct Unsub Loan	\$20,500.00	\$6,833.00	\$6,833.00	\$6,834.00
Law Alternative Loan Eligibility	\$79,476.00		\$39,738.00	\$39,738.00
Work Study				
Fed Work Study-Law	\$3,000.00	\$1,000.00	\$1,000.00	\$1,000.00
Total	\$102,976.00	\$7,833.00	\$47,571.00	\$47,572.00

IMPORTANT NEXT STEPS:

1. **Review and complete** any Action Items detailed on your Financial Aid Self Service Checklist.
2. **Read the [Master Conditions of Award](#)**, which includes requirements to maintain eligibility for financial aid.
3. **Review additional information.** Visit the [SFS Website](#) to learn more about financial aid options
4. **Choose whether to decline (or reduce) student loans and/or work-study.** Until it is disbursed you may choose to decline (or reduce) a student loan(s) offered to you on the *My Awards* page. If, in the future, you would like student loans or work-study reinstated or you would like to return all or part of your disbursed student loans, you must contact Student Financial Services.
5. **Consider other financing options.** The Alternative Loan Eligibility is the maximum amount you may request.

***Federal Graduate PLUS Loan options:** The Loan is contingent upon application approval. You must complete a separate application for the alternative loans, including the Graduate PLUS. For further information and application process, see [Graduate PLUS Application Steps](#) for the Graduate PLUS and [Private Loan Chart](#) for private loan information

BEFORE COMPLETING YOUR OFFER LETTER ONLINE

- Read the Master Conditions of Award (MCA).
- To complete online acceptance, go to <https://my.seattleu.edu/>
 - Select Financial Aid Self Service under School of Law students
 - Select "Review and Sign your Financial Aid Offer Letter" and follow instructions.

ALSO

- Complete, sign, date and return any requested additional documentation.
- Complete federal and alternative student loan promissory notes online, if applicable (<https://studentaid.gov>) for federal; private lender sites vary).
- First time borrowers must complete entrance counseling for Stafford and Grad PLUS (<https://studentaid.gov>).
- Complete Grad Plus Request Form, if applicable (<https://studentaid.gov>).

PAYMENT OPTIONS

SAMPLE — TWELVE MONTH BUDGET

	SUMMER	FALL	SPRING
JD Tuition¹ (LLM/MLS varies)	\$7,852	\$22,574.5	\$28,463.5
Stafford Loan (estimated net) ²	6,762	6,762	6,762
Credit or (Balance Owing)	(1090)	(15,812.5)	(21,701.5)
Admission Seat Deposit (summer start)	600		
Law School Scholarship (if any)			
Credit or (Balance Owing)	(490)	(15,812.5)	(21,701.5)
Fees (Matriculation, SBA and Wellness) ³	266	302	302
Books and supplies (JD) ⁴	320	1,081	541
Room ⁵	6,234	9,351	9,351
Board ⁵	1,482	2,223	2,223
Personal ⁵	1,527	2,291	2,291
Transportation ⁵	1,023	1,535	1,535
Credit or (Balance Owing)	(11,342)	(32,595.50)	(37,944.50)
Work Study ⁶ or Employment			
Alternative Loans ⁷ (<i>credit check required</i>)			
Personal Resources ⁸			

1. Assuming 30 JD credits (4 in the summer; 11.5 in the fall; and 14.5 in the spring), at a rate of \$1,963 per credit. Actual credit load and per credit charge may vary.
2. Assuming borrowing max \$20,500 in Stafford Loan and a 1.057% fee subtracted at each disbursement. The Stafford Loan must be disbursed equally over all the terms you attend.
3. One-time \$100 matriculation fee charged during your first term of enrollment at the School of Law. Each term (except summer), students will be charged a Student Bar Association fee (For full-time, it is \$53 per term; for part-time, it is \$39 per term) and Wellness fee is \$249 per term for fall and spring. For the summer term it is \$166.
4. The first year JD student book budget is \$1,942 (\$1,429 for part-time) per year and continuing JD students have a budget of \$2,506 (\$2,116 for part-time); LLM is \$1,800 (\$900 part-time) and MLS is \$1,800 (\$900 part-time). It is possible, with the purchase of used textbooks and other economies, to expend less than the budgeted amount. Term expenditures are for example only.
5. The annual standard room, board, personal, and transportation budget for our students based on federal guidelines. This example reflects a sample division by term. With proper documentation, SFS may be able to revise your personal living expenses within limits, if necessary.
6. Please note that JD work study funds are not included in the calculations above. You will receive these funds as you earn them in your position (you do not receive funds up front).
7. You may be eligible to borrow alternative loan funds. See your Offer Letter. *Alternative loans, including the Grad PLUS, are credit based and require passing a credit check and signing a promissory note.*
8. A payment plan to cover tuition charges not met by financial aid is available through the School as an option for you. Contact the Business Office at 206-398-4050 for additional information.

FINANCIAL LITERACY & PLANNING

Money Matter\$ is a financial literacy program that provides resources for Seattle University School of Law students to increase their personal finance literacy. The program aims to provide basic knowledge and skills to help you make informed decisions regarding your money and budget. See law.seattleu.edu/x6786.xml for details.

ADDITIONAL INFORMATION

SPECIAL CIRCUMSTANCES

The financial aid application is based on the required assumption that the prior-year tax year is the best projection of your ability to contribute to the cost of your education. For instance, if you have childcare costs, with proper documentation, we may be able to increase your student budget (raising alternative loan eligibility), within certain limits. If there are special circumstances that were not indicated on your FAFSA, please let us know in writing.

COMPUTERS

If you need a loan for the purchase or lease of a laptop computer, it may be added to the cost of attendance one time during your law school career.

1. Buy the computer first and submit proof of payment by you, the student, within the same academic year as purchased.
2. Apply for an alternative, credit-based loan up to the cost of the computer or \$1,450- whichever is less- to reimburse yourself.

Please consider whether an alternative loan is more beneficial financially than the original method of payment.

SATISFACTORY PROGRESS

To maintain financial aid eligibility, a student must enroll for and complete a minimum number of credit hours and maintain a minimum GPA each academic term or year, depending on program of study. Those credit and GPA minimums are outlined in the *Student Handbook*, online, and on the validation/billing forms.

WITHDRAWALS

If you completely withdraw from any term prior to the 60% period, federal loan funds will be returned to the lender based on the Title IV Return of Funds policy. See law.seattleu.edu/documents/financialaid/titleiv.pdf.

WEB RESOURCES

Federal Direct Unsubsidized Stafford and Graduate PLUS loans, Entrance Counseling and Master Promissory Notes: studentaid.gov

Financial Aid information page: finaid.org

Free Application for Federal Student Aid (FAFSA): fafsa.gov

National Student Loan Data System (loan history): nslds.ed.gov

Scholarship Search: fastweb.com

Access Lex (free financial literacy webinars): accesslex.org

Seattle University School of Law: law.seattleu.edu

STUDENT FINANCIAL SERVICES

DIRECTOR

Lynette Splinter

ASSISTANT DIRECTOR

Natasha Murphy

STUDENT SERVICES COORDINATOR

Jaskern Kaur

BUSINESS HOURS

Monday – Friday

9:00am–4:30pm

Monday & Thursday

(by appointment only)

9:00am–6:00pm

HOW TO REACH US

206-398-4250 phone

206-398-4058 fax

lawfa@seattleu.edu

<https://law.seattleu.edu/student-life/student-services/>

AT THE HEART OF LAW

Seattle University does not discriminate on the basis of race, color, religion, sex, national origin, age, disability, marital status, sexual orientation, gender identity, political ideology or status as a Vietnam-era or special disabled veteran in the administration of any of its education policies, admission policies, scholarship and loan programs, athletics, and other school-administered policies and programs, or in its employment related policies and practices. In addition, the University does not discriminate on the basis of genetic information in its employment related policies and practices, including coverage under its health benefits program. All University policies, practices and procedures are administered in a manner consistent with Seattle University's Catholic and Jesuit identity and character. Inquiries relating to these policies may be referred to the University's Assistant Vice President for Institutional Equity/Chief Equal Employment Opportunity Officer/ Title IX Coordinator at 206-220-8515 or katahira@seattleu.edu. Consistent with the requirements of Title IX of the Education Amendments of 1972 and its implementing regulations, Seattle University has designated individuals responsible for coordinating the University's Title IX compliance. Students or employees with concerns or complaints about discrimination on the basis of sex in employment or an education program or activity may contact the following Title IX coordinator or Title IX contact persons: Andrea Herrera Katahira, Assistant Vice President for Institutional Equity, Chief Equal Employment Opportunity Officer/Title IX Coordinator, LOYA 300, 206-220-8515, katahira@seattleu.edu; Alvin A. Sturdivant, Ed.D., Vice President for Student Development, STCN 140B, 206-296-6066, sturdial@seattleu.edu; and Michelle Clements, Vice President for Human Resources, RINA 214, 206-296-5869, clements@seattleu.edu. Individuals may also contact the Office for Civil Rights of the U.S. Department of Education. To learn more information about Seattle University's policies, please visit seattleu.edu/policies.