



FINANCIAL AID GUIDE
2016-2017

Please direct all financial aid questions to Michelle Phelps at the School of Law Financial Aid Office and not the Liberty University Financial Aid Office.

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Liberty University School of Law

I. SCHOLARSHIPS

SCHOOL OF LAW SCHOLARSHIPS

Law school scholarships are based on full-time enrollment. If you have received a scholarship award, you must meet the scholarship criteria and abide by all law school policies and standards of conduct in order to continue your scholarship for subsequent terms. Your Scholarship Acceptance Agreement details the requirements for continuing your scholarship, which include:

- Maintaining the cumulative Grade Point Average (GPA) stated in your scholarship acceptance agreement.
- Meeting or exceeding the university's Financial Aid [Satisfactory Academic Progress](#) (SAP) requirements toward completing a degree in the School of Law.
- Adhering to all policies and procedures of the law school and standards of conduct addressed in the *Liberty University School of Law Student Handbook*. Failure to do so may result in the reduction or revocation of the scholarship.
- Keeping the terms of any scholarship award confidential. This information in particular should not be shared with any fellow students. However, scholarship recipients may seek help and clarification from the law school's [coordinator](#) of Financial Aid.

OUTSIDE SCHOLARSHIPS OR ADDITIONAL AID

Notify the [coordinator](#) of Financial Aid of any outside scholarships or additional aid that you expect to receive. You should include the amount of the scholarship, the donor and the donor contact information. In addition, you must provide the School of Law with the donor scholarship letter and any other appropriate documentation.

II. LOANS

DIRECT UNSUBSIDIZED LOANS

Direct Unsubsidized Loans are fixed interest rate loans which are not based on financial need. Eligible law students enrolled at least half-time may borrow a maximum of \$20,500 per year, up

to the cost of attendance. To apply for a federal direct student loan, you must submit the FAFSA with the U.S. Department of Education at www.fafsa.ed.gov, and complete a Direct Loans Master Promissory Note (MPN) and the Direct Loans Entrance Counseling; both of which can be completed at www.studentloans.gov. All federal student loan applicants must be citizens or permanent residents of the United States. In order to avoid delays in processing, please submit your FAFSA by March 1 each year. Liberty University's School Code is 010392. Please contact the law school's coordinator of Financial Aid if your FAFSA is selected for verification.

DIRECT GRADUATE PLUS LOANS

Direct Graduate PLUS Loans are credit-based federal student loans. Law students needing funds in addition to scholarships and/or Unsubsidized Student Loans, may apply for a Grad PLUS loan and complete the PLUS loan Master Promissory Note (MPN) at www.studentloans.gov. Grad PLUS eligibility is limited to the cost of attendance, minus all other scholarships and loans. Students with an adverse credit history may require an endorser in order to be approved for a PLUS Loan.

PRIVATE LOANS

Private loans are not part of the federal student loan program. Students who are ineligible for, or do not wish to utilize, the federal student loan program may apply for a private student loan. Students are encouraged to review and compare loan terms and repayment options carefully before applying for a private loan. A list of lenders that offer student loans can be found at www.ELMSelect.com.

III. AWARD NOTIFICATION AND CHECK-IN

FINANCIAL AID AWARD NOTIFICATION

The university's Financial Aid Office will send you a Financial Aid Award Notification once your FAFSA has been processed. Review the award notification to ensure that all aid is listed correctly.

FINANCIAL CHECK-IN

Every semester, when you register for the next semester's classes, you must complete Financial Check-In (FCI). When the law school's coordinator of Financial Aid announces that it is time to complete FCI, *please do so immediately*. Failure to complete FCI by the stated deadline will result in a late fee of \$125. Financial Check-In is not required for law school intensives held during the winter or summer terms. Please contact the law school's coordinator of Financial Aid if you have any questions concerning FCI.

IV. FEDERAL WORK STUDY

Federal Work Study (FWS) provides part-time, on-campus employment opportunities for students who have financial need as established by the FAFSA. Federal Work Study is not

applied to your tuition or fees, since it depends on your securing a position and working during the semester. Contact the School of Law [coordinator](#) of Financial Aid to request consideration for FWS.

If you are interested in on-campus employment you must complete the FAFSA and verification, if selected. Submit a Student Employment Application on the university's [Human Resources](#) website each year in which you desire a Federal Work Study position. The law school will not secure employment for you, and a position is not guaranteed.

If you indicated on your FAFSA that you were not interested in FWS but now want to apply, please contact the [coordinator](#) of Financial Aid for eligibility information.

V. REFUNDS

At the beginning of each semester, any credit which results from federal loans is processed to BankMobile on the 25th day of classes. In accordance with federal guidelines, federal loans are refunded within 14 days from the day the credit appears on the student account. (This is not to be confused with a projected credit.) If the timing of the refund disbursement creates a financial hardship for a student, he/she may apply for an advance from the School of Law coordinator of Financial Aid.

Before a refund can be processed, you must register your refund preference with [BankMobile](#) according to the written instructions provided when you received your BankMobile package in the mail.

You may choose from three refund options:

1. Deposit to a BankMobile Vibe Account, an optional checking account serviced by Bank Mobile.
2. Deposit to another bank account
3. Request a paper check

See BankMobile [FAQs](#) for information regarding a lost card and other questions.

VI. WITHDRAWALS AND READMISSION

FINANCIAL AID STANDARD WITHDRAWAL POLICY

When students withdraw from all classes in a given term, they will be subject to a proration of all federal and institutional aid. This proration takes into account the total number of days that the student attended class. For instance, if there are 100 days in a term, and a student withdraws on day 20, that student has earned 20 percent of his federal and institutional aid. All remaining aid is unearned, and unearned portions of federal funds are required by law to be sent back to the federal government (34 CFR 668.22).

The withdrawal date, in accordance with federal guidelines, is recognized as the date of last attendance.

Please note that most Liberty University institutional aid will be prorated according to the same schedule as Title IV federal student aid. Because of these provisions, please be aware that having enough financial aid to cover your charges at the beginning of the semester does not ensure that your financial aid will completely cover your charges at the time of withdrawal. It is also important to note that if you withdraw from all courses in a term, you will be ineligible for financial aid until the beginning of the following term.

WITHDRAWAL SCHEDULE

Any student who withdraws from the School of Law and completes the official withdrawal procedure with the School of Law's registrar will receive a refund of tuition and university fees* as follows (based on full tuition, not on the balance remaining after scholarship has been applied):

1. 100 percent will be credited for withdrawals within the first week of classes
2. 50 percent will be credited for withdrawals after the 2nd week of classes begins but prior to the end of the fourth week
3. 25 percent will be credited for withdrawals after the end of the fourth week of classes but prior to the end of the seventh week of classes
4. None will be credited after the beginning of the eighth week of classes

*Students should contact LUPD regarding parking registration refunds. Payment Plan Participation Fees, audit fees and late Financial Check-in fees are non-refundable. No portion of the BARBRI fee will be refunded for any withdrawal occurring after the end of the first week of classes

A fee of \$50 will be charged for the processing of any withdrawal from the School of Law.

MILITARY WITHDRAWALS

Military student withdrawals are processed due to deployment, temporary duty, permanent change of station, or extended duty training. Documentation from the U.S. Military is required for the withdrawal to be classified as a military withdrawal. Refunds will be processed based on the terms listed in the *Withdrawal Schedule* section.

HOW TO WITHDRAW

The student should contact the law school registrar to begin the withdrawal process.

For more information on how your withdrawal may affect your financial aid, please review the Financial Aid [Satisfactory Academic Progress Policy](#).

READMISSION

Any law student who is academically dismissed, or who withdraws from the School of Law during the semester, will also be on financial aid suspension. The process to petition for academic reinstatement or readmission is detailed in the *Academic Policies and Procedures* section of this handbook. However, reinstatement or readmission to the School of Law after

academic suspension does not automatically reinstate financial aid eligibility. Law students on financial aid suspension must complete and submit an online Satisfactory Academic Progress (SAP) appeal form through [ASIST](#) and be granted reinstatement to re-establish financial aid eligibility.

VII. SCHOOL OF LAW ESTIMATED COSTS

2016-2017 TUITION AND FEES*

BASIC COSTS

Tuition**	\$29,994
Technology Fee	\$668
Activity Fee	\$700
Law School Activity Fee	\$200
Student Health Fee	\$320
BARBRI	\$420 Spring 2017

VARIABLE COSTS

Books/Supplies	\$1,800
Housing	\$10,000
Personal Expenses	\$3,500
Travel	\$1,500

CONDITIONAL COSTS

Vehicle Registration Fee	\$250
Replacement ID Card Fee	\$25
Late Registration Fee	\$100 per semester
Late Payment Fee	\$125 per semester
Drop/Add Fee	\$10 per course
Withdrawal Fee	\$50
Graduation Fee	\$100
Tuition Pre-Payment Plan Fee	\$45 per semester
Returned Check Fee	\$35

*All figures are per year unless otherwise indicated.

** School of Law tuition is charged at a block rate (6-18 credit hours). Students enrolled in fewer than 6 credit hours in the fall or spring semesters will be charged at a credit hour rate, whether or not one or more of the courses are being repeated.