Financial Aid Information for
First Year JD Students
2019-2020
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FINANCIAL AID

Congratulations on your admission to Golden Gate University School of Law! Golden Gate University administers a full range of programs to help students fund their legal education. Funding can be met through a combination of savings, scholarships, federal work-study awards, federal loans (Direct/Stafford, PLUS and private loans).

In order to be eligible for federal student aid, a student must:

- Submit a Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov;
- Be admitted and/or enrolled in the School of Law (on at least a half-time basis);
- Be a US citizen, permanent resident or other eligible non-citizen;
- Maintain satisfactory academic progress;
- Have registered with the Selective Service, if required by federal law; and
- Not be in default on any Title IV loan or owe a refund on any Title IV grant.

No separate institutional financial aid application is required for JD students. If selected for verification by the Federal Processor, students may be asked to submit additional information. The Financial Aid Office (FAO) will notify students if any additional documentation is needed. The FAO must have a student’s FAFSA on file in order to package a student with financial aid. The school code for Golden Gate University is 001205

Official financial aid award letters will be sent out via email starting in early May. Thereafter, admitted students can expect to receive their award letter approximately two weeks after they have paid their deposit, so long as we have their FAFSA on file. This packet will help you calculate the cost of law school and advise you of the resources available to pay for law school.

STUDENT HANDBOOK

All law students are required to abide by the rules and procedures outlined in GGU Law’s Student Handbook. The Student Handbook is revised annually. The 2019-2020 edition will be made available to new students during first-year orientation in August. The handbook contains a complete listing of all required courses considered for scholarship evaluation during a student’s law school tenure. For your reference, the 2018-2019 edition of the Student Handbook is available on the GGU Law website at http://law.ggu.edu/student-support/registrar/. Click on “Student Handbook” on the right-hand menu and follow the links to download a PDF copy of the current year’s edition. Please note that the upcoming 2019-2020 Student Handbook may contain changes to policies or procedures not reflected in the 2018-2019 edition.

ENTERING MERIT SCHOLARSHIPS

The Office of Admissions awards merit-based scholarships to eligible students at the time of admission. Merit scholarships offered to entering students vary according to the type and duration of the scholarship, the amount of the award and if applicable, the criteria for renewal. Specific scholarship amounts, terms and conditions are stated in the admission offer letter. Any questions about the type of scholarship you were awarded and/or the amount should be directed to the Office of Admissions.
Dean’s, Faculty, Public Interest and Environmental Law Scholarships are renewable. To maintain eligibility for any of these scholarships as a continuing student, a student must earn a cumulative grade point average (GPA) of 3.00 or higher in required courses at the end of each scholarship evaluation period. A description of the evaluation periods for full-time and part-time students is provided in the “Scholarship Evaluation Periods” section below. A listing of the required courses that are considered in order to determine eligibility is provided in the “Required Courses” section below.

Presidential Scholarships cover the full cost of tuition up to a total of 88 units (needed for graduation). These scholarships continue as long as the student remains in good academic standing at the end of each evaluation period as defined by the Student Handbook. A description of the evaluation periods for full-time and part-time students is provided in the “Scholarship Evaluation Periods” section below. A listing of the required courses that are considered in order to determine eligibility is provided in the “Required Courses” section below.

Our Law Fellowship Programs provides students with a full-tuition scholarship up to the 88 total units needed for graduation. These fellowships continue so long as the student remains in good academic standing at the end of each evaluation period as defined by the Student Handbook. A description of the evaluation periods for full-time and part-time students is provided in the “Scholarship Evaluation Periods” section below. A listing of the required courses that are considered in order to determine eligibility is provided in the “Required Courses” section below. Students in the Law Fellowship program are also eligible to receive a housing scholarship after they have successfully completed their summer internship requirement. For full-time students, the internship must be completed during the 2020 summer. The housing scholarship will be paid at the beginning of the fall 2020 semester. For part-time students, it is anticipated that the internship will be completed during the summer 2021 or 2022 semester and the scholarship will be paid at the beginning of the subsequent fall semester.

Gateway, California and San Francisco Housing Scholarships are one-time, non-renewable awards.

The Office of Admissions also awards book scholarships to eligible students. These books scholarships are available to purchase books exclusively through GGU’s bookstore prior to the beginning of classes. Please refer to your book scholarship notification for the dollar amount of your scholarship. If your book scholarship is for a specific program and your enrollment in that program ceases, the scholarship will be revoked. Details on using your book scholarship to obtain your books are provided later in this packet.

CONTINUING MERIT SCHOLARSHIPS

Students who did not receive a renewable merit scholarship at the time of admission will be evaluated for a Continuing Merit Scholarship upon completion of the first scholarship evaluation period for their program. Scholarship amounts will be based on the cumulative grade point average (GPA) in required courses as follows:

<table>
<thead>
<tr>
<th>GPA Range</th>
<th>Merit Scholarship Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.75 and higher</td>
<td>Dean’s Scholarship (full tuition up to 88 total units)</td>
</tr>
<tr>
<td>3.50 to 3.749</td>
<td>$30,000</td>
</tr>
<tr>
<td>3.25 to 3.499</td>
<td>$20,000</td>
</tr>
<tr>
<td>3.00 to 3.249</td>
<td>$10,000</td>
</tr>
</tbody>
</table>
Continuing merit scholarships will be distributed over the second scholarship evaluation period for full-time and part-time students. In order to renew a continuing merit scholarship, a student must maintain a cumulative grade point average (GPA) of 3.00 or higher in required courses at the end of the second scholarship evaluation period.

If you received an entering merit scholarship and the original award amount is less than the amount shown above for the GPA earned, the amount of your scholarship will be increased accordingly. If your entering merit scholarship is higher than the respective amount listed above, your renewal scholarship will remain the same as the amount specified in your admission letter.

Specific information regarding merit scholarship eligibility for continuing students will be outlined in the 2019-2020 Student Handbook. Admitted students are encouraged to contact the FAO with any questions regarding the law school’s merit scholarship programs and eligibility requirements.

SCHOLARSHIP EVALUATION PERIODS

As a general rule, entering students who have been awarded merit scholarships upon admission will be evaluated for scholarship retention two times during their law school career. The durations of the original award and the evaluation periods are different for full-time and part-time students according to their program.

Full-Time Students will be evaluated for scholarship renewal after their first spring semester and again upon completion of their second spring semester. The evaluation will take place once final grades have been posted and scholarship awards will be distributed over the term of the succeeding evaluation period. Full-time students in the Honors Lawyering Program (HLP) who maintain their entering merit scholarship after the first scholarship evaluation period will have their scholarship retroactively applied toward their summer 2020 tuition charges.

Part-Time Evening Students will be evaluated for scholarship renewal after their second fall semester and again upon completion of their third spring semester. The evaluation will take place once final grades have been posted and scholarship awards will be distributed over the term of the succeeding evaluation period.

Any student who receives an Incomplete in a required course or is granted a leave of absence during the scholarship evaluation period will not be evaluated for scholarship eligibility until all required courses for that period have been completed. This might jeopardize the total amount of scholarship a student is able to receive. Please refer to the Academic Standards section of the Student Handbook for a complete list of required courses that are considered in order to determine a student’s cumulative GPA in required courses. A listing of the required courses that are considered in order to determine eligibility is also provided in the “Required Courses” section below.

Not Meeting Renewal Criteria: At the end of the first scholarship evaluation period, if a student fails to achieve the necessary cumulative GPA in required courses and loses his or her scholarship, there will not be an opportunity for re-evaluation. Once forfeited, merit scholarships cannot be regained. Please note that any change in a student’s program or enrollment status will result in a re-evaluation of the scholarship award, but will not extend the term(s) or increase the amount of the scholarship. At no time will a student receive a merit scholarship in an amount that exceeds the student’s tuition expenses for a given semester.
**Renewal Notification:** Continued scholarship eligibility will be communicated by the Financial Aid Office, normally within two weeks after each scholarship evaluation has been conducted.

All institutional scholarships are applied against tuition for courses taken at GGU Law. Students may not use institutional scholarship funds to pay tuition at other law schools or other schools within Golden Gate University. A student who graduates early or chooses to visit away may forfeit a portion of the scholarship award. Questions about scholarships should be directed to the Director of Financial Aid, Gabriela De la Vega at (415) 442-6635 or via email at gdelavega@ggu.edu.

**REQUIRED COURSES CONSIDERED in the GPA EVALUATION**

For students matriculating in the fall 2019 semester, the following criteria will be considered in order to determine scholarship eligibility after the first scholarship evaluation period. Any student who receives an *Incomplete* in a required course listed below or is granted a leave of absence from law school, will not be evaluated for scholarship eligibility until all required courses have been completed. This might jeopardize the total amount of scholarship that a student is eligible to receive.

**Entering Full-time Students:** Must enroll in a total of 30 units during the fall 2019 and spring 2020 semesters. However, evaluation for scholarship eligibility as a continuing student will be based on the cumulative grade point average achieved in the following courses only (28 units):

<table>
<thead>
<tr>
<th>Fall 2019</th>
<th>Spring 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing and Research I (2)</td>
<td>Writing and Research II (3)</td>
</tr>
<tr>
<td>Civil Procedure I (3)</td>
<td>Civil Procedure II (3)</td>
</tr>
<tr>
<td>Contracts I (3)</td>
<td>Contracts II (3)</td>
</tr>
<tr>
<td>Criminal Law (3)</td>
<td>Property (4)</td>
</tr>
<tr>
<td>Torts (4)</td>
<td></td>
</tr>
</tbody>
</table>

Please note that in addition to the 28 required units listed above, full-time students must also enroll in a 2-unit first-year Lawyering Elective during their first spring semester. The grade received in the 2-unit course will NOT be considered for purposes of determining scholarship eligibility as a continuing student.

**Entering Part-time Students:** Must enroll in a total of 31 units during the fall 2019, spring 2020, summer 2020, and fall 2020 semesters. However, evaluation for scholarship eligibility as a continuing student will be based on the cumulative grade point average achieved in the following courses only (29 units):

<table>
<thead>
<tr>
<th>Fall 2019</th>
<th>Spring 2020</th>
<th>Summer 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing and Research I (2)</td>
<td>Writing and Research II (3)</td>
<td>Civil Procedure I (3)</td>
</tr>
<tr>
<td>Contracts I (3)</td>
<td>Contracts II (3)</td>
<td>Professional Responsibility (2)</td>
</tr>
<tr>
<td>Torts (4)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Fall 2020**

- Civil Procedure II (3)
- Criminal Law (3)
- Constitutional Law I (3)
Please note that in addition to the 29 required units listed above, part-time students must also enroll in a 2-unit first-year Lawyering Elective during their first spring semester. The grade received in the 2-unit course will NOT be considered for purposes of determining scholarship eligibility as a continuing student.

**SCHOLARSHIP RETENTION STATISTICS**

GGU Law is committed to providing all students with clear and up to date information about our scholarship policies. The chart below outlines the merit scholarship retention statistics for the fall 2017, 2016 and 2015 entering classes. This information is also posted in the merit scholarship section of our website.

Among members of the fall 2017 entering class, 124 of 186 students (66.7%) enrolled with a conditional merit scholarship. As outlined above, these scholarships range from partial-tuition to full-tuition and have retention criteria that must be met at the end of each scholarship evaluation period in order for the student to be eligible to renew the scholarship as a continuing student.

Entering students are notified of the specific scholarship retention criteria in the letter of admission.

<table>
<thead>
<tr>
<th>Entering Class</th>
<th>Number of students entering with a conditional scholarship</th>
<th>Number of students whose scholarship was reduced or eliminated</th>
<th>Number of students whose scholarship was increased</th>
<th>Number of new merit scholarships awarded to continuing students*</th>
<th>Total number of continuing students eligible for scholarship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2017</td>
<td>124</td>
<td>60</td>
<td>5</td>
<td>7</td>
<td>71</td>
</tr>
<tr>
<td>Fall 2016</td>
<td>87</td>
<td>50</td>
<td>1</td>
<td>10</td>
<td>46</td>
</tr>
<tr>
<td>Fall 2015</td>
<td>106</td>
<td>61</td>
<td>8</td>
<td>3</td>
<td>41</td>
</tr>
</tbody>
</table>

*While entering student scholarships are awarded according to the academic potential demonstrated in the application file, scholarships for continuing students are based solely on academic performance in required courses.

According to their academic achievement during the first year of law school:

- Some students may not retain their entering scholarship
- Some students may have the amount of their entering scholarship increased
- Some students who did not qualify for an entering scholarship may be awarded a new merit scholarship as a continuing student

Every admissions cycle is different, just as every student's experience, ability and motivation are unique. If you have been admitted and offered a scholarship, we strongly encourage you to have a conversation with a professional staff member in the Admissions or Financial Aid Offices about the terms and conditions of your scholarship award.
SPECIAL SCHOLARSHIPS

The School of Law administers several donor-based and endowed scholarship funds that are awarded to upper division JD students based on eligibility and specific donor criteria. These scholarships are awarded on a competitive basis and an application is required. The application deadline and instructions are typically announced during the students’ first spring semester for awarding the following academic year. Students are eligible to apply for special scholarships as they enter their second, third or fourth year of law school.

OUTSIDE SCHOLARSHIPS

Students are encouraged to research outside private scholarship opportunities for entering law students through the Bar Association of San Francisco, other state or local bar associations, ethnic or cultural membership organizations, or local chambers of commerce. Many national and local organizations are eager to recognize promising law and graduate students with scholarship awards. The FAO receives information on outside private scholarships available to students. Though we are unable to track all possible private scholarships, information regarding some of these scholarships is published throughout the academic year in the weekly student newsletter. Students receiving outside scholarships should report them to the FAO, as they must be considered as part of the financial aid package.

VETERAN BENEFITS

Students who qualify for benefits under the Veterans Affairs Educational Assistance Programs listed below may use those benefits to assist with their educational expenses**.

- Chapter 1606 Montgomery GI Bill: Selected Reserve
- Chapter 30 Montgomery GI Bill: Active Duty
- Chapter 31 Veterans Affairs Vocational Rehabilitation
- Chapter 32 Veterans Educational Assistance Program (VEAP)
- Chapter 33 Post 9/11 Tuition/Fees & Yellow Ribbon Program
- Chapter 35 Survivors' and Dependents' Educational Assistance

GGU Law is proud to participate in the Yellow Ribbon Program, a provision of the Post-9/11 GI Bill. Under the Yellow Ribbon Program the law school will award a grant up to 50% of unmet tuition costs, up to $14,000 per semester, to eligible Yellow Ribbon Program veterans. The Veterans Administration will provide the other 50%.

Merit scholarships awarded by GGU Law will be applied to tuition costs only. The combination of merit scholarships, VA tuition benefits, and GGU Law’s Yellow Ribbon grant may not exceed the total cost of tuition. After admission, to receive a more accurate review of how VA benefits may assist with tuition, eligible students should contact the FAO to schedule an appointment at (415) 442-6635 or via email at VA@ggu.edu. Students will need to complete and submit a VA Educational Benefits Certification Request form along with some documentation to our office.

**VA benefit information is accurate as of the time of the printing of this document. Students applying for VA benefits are strongly encouraged to review any possible changes to VA benefits at www.gibill.va.gov as benefits may change at any time without prior notice.
FEDERAL WORK-STUDY

Federal Work-Study (FWS) is a federally funded student financial aid program. The FWS program was designed to provide work experience while helping students offset the cost of education. Through this program, federal funds are used to pay a portion of the student’s salary and the employer is responsible for the remainder. The School of Law offers a Public Interest Work-Study program to assist employers who cannot pay their share of the student’s salary. FWS funding is limited. Funding is awarded at the discretion of the FAO with priority given to students who meet the FAFSA priority deadline and demonstrate financial need as defined by the federal processor and the University. Accepting a FWS award reduces a student’s debt by allowing the student to earn a portion of their eligibility rather than taking a loan. Students may not be considered for FWS until they have completed their first year of law school.

ENTRANCE LOAN COUNSELING

Entrance loan counseling is mandatory for all aid recipients who participate in the Federal Loan Program. First-time aid recipients at the School of Law must complete online entrance counseling prior to the certification of any aid by the FAO. To complete entrance counseling, visit www.studentloans.gov and select the graduate/professional entrance counseling option. The FAO will be notified electronically once the entrance counseling requirement has been completed.

FEDERAL DIRECT UNSUBSIDIZED LOAN

The Direct Unsubsidized Loan, also known as the Stafford Unsubsidized Loan, is a deferred principal/payment loan funded by the Department of Education (DOE). Effective July 1, 2013, the graduate student Direct Unsubsidized Loan has an interest rate set by the DOE. The interest rate for the upcoming award year, which runs from July 1, 2019 to June 30, 2020, will be determined in June. Each loan will have a fixed interest rate for the life of the loan. The graduate student Direct Unsubsidized Loan interest rate from July 1, 2018 through June 30, 2019 is 6.60%.

Interest begins to accrue from the moment funds are disbursed to the school; however, payment of interest and principal may be deferred until after the borrower graduates, leaves school, or drops below half-time enrollment. If interest payments are deferred, they are added to the principal borrowed and increase the amount on which future interest will be calculated. The Direct Unsubsidized Loan has a six (6) month grace period after graduation before principal payments are required. If a borrower leaves school or drops below half-time enrollment prior to graduation, the grace period will begin. The Direct Unsubsidized Loan has a 1.062% origination fee that is assessed by the DOE on the amount borrowed and subtracted from the gross loan amount before disbursement to the school. Please note: the origination fee is subject to change at any time during the award year.

The annual loan limit for graduate student borrowers from the Direct Unsubsidized Loan program is $20,500. The lifetime aggregate Direct Stafford Loan limit (both Subsidized and Unsubsidized) is $138,500.

In order to accept a Direct Unsubsidized Loan, students will be required to visit www.studentloans.gov to complete and sign the Direct Unsubsidized Loan Master Promissory Note (MPN) electronically before the FAO can certify the student loan. Please do not complete the MPN until advised to do so by the FAO.
ADDITIONAL LOAN ELIGIBILITY

Of the resources available to meet a student’s additional loan eligibility, below are two options to consider. Both of these options are contingent on a student’s personal credit eligibility. The total amount borrowed may not exceed a student’s additional loan eligibility.

We strongly encourage all students to check their credit reports. A free credit report may be obtained annually from each of the three major credit-reporting agencies at www.annualcreditreport.com. Checking credit reports prior to applying for student loans will allow students to correct any discrepancies or delinquencies ahead of time.

Federal Direct PLUS Loans

The PLUS Loan is a federal loan, funded by the Department of Education (DOE), available to credit-worthy students in addition to the Direct Unsubsidized Federal Loan. Effective July 1, 2013, the PLUS Loan has an interest rate set by the DOE. The interest rate for the upcoming award year, which runs from July 1, 2019 to June 30, 2020, will be determined in June. Each loan will have a fixed interest rate for the life of the loan. The PLUS Loan interest rate from July 1, 2018 through June 30, 2019 is 7.60%. Interest starts to accrue from the moment funds are disbursed to the school. PLUS loans have no grace period, but a 6-month extended deferment is applied once the student graduates or drops below half-time enrollment. A 4.248% origination fee is assessed by the DOE on the amount borrowed and subtracted from the gross loan amount before disbursement to the school. Please note: the origination fee is subject to change at any time during the award year.

In order to accept a PLUS Loan, students will be required to visit www.studentloans.gov to complete and sign the PLUS Loan Master Promissory Note (MPN) electronically before the FAO can certify the student loan. Please do not complete the MPN until advised to do so by the FAO. Students will also need to complete and submit the Financial Aid Loan Request form provided by the FAO.

Private Loans

Private loans are not guaranteed through the federal government and are based on an individual’s credit rating. Lenders have different variable interest rates, aggregate loan limits, repayment schedules and loan approval criteria. Some lenders offer interest rate reductions, principal reductions, or other borrower benefits that may reduce the cost of the loan. As a general rule, interest starts to accrue from the moment funds are disbursed to the school. Most private loans have a six (6) or nine (9) month grace period after graduation or once enrollment falls below half time. The FAO recommends that students read all private loan applications in their entirety before selecting a lender or accepting a private loan.

In order to accept a private loan, students will need visit the lender’s website and complete, sign and submit a private loan Promissory Note prior to certification by the FAO. Please do not initiate this process until advised to do so by the FAO. Students will also need to complete and submit the Financial Aid Loan Request form provided by the FAO.
ORIGINATION FEES

The origination fees indicated for federal loans are currently in effect. The Budget Control Act (BCA) of 2011 allows for origination fee changes without much prior notice at any time during the 2019-2020 financial aid year. New origination fees would apply to any loan first disbursed after the new fees are announced. The origination fee is disclosed to borrowers prior to the loans being disbursed to the university. The loan disclosure also contains instructions on declining/returning the loans if you wish to do so.

SEAT DEPOSIT

All students are required to pay a seat deposit, including students receiving a full-tuition scholarship. The seat deposit, which is used to secure your seat in the entering class, will be credited onto your student account and will be used to offset your first semester tuition and non-refundable, required fees. Any amount of your seat deposit that exceeds the university charges posted to your account will be refunded to you at the beginning of the semester.

GGU4YOU ACCOUNT

A GGU4YOU account will be created for each admitted student after the first seat deposit is submitted. Each student will receive an email containing a unique user ID and a password that will allow access to GGU4YOU on the GGU Law website. Students must notify the FAO immediately if they change their email address or other contact information. Initially, the GGU4YOU account will allow students to access their online financial aid information. The FAO will notify students once the award letters are available for review. Upon matriculation, during first-year orientation, students will be able to use their GGU4YOU account to access more features and online student services such as registration for wireless internet access, viewing grade reports and much more.

BUDGETING

Most students borrow money to pay for their educational needs and many will graduate with loan debt. The School of Law is committed to helping our students make informed, wise and responsible borrowing choices. To determine how much to borrow, students should identify their need by preparing a budget that compares their individual expenses to the financial resources available. Please be sure to identify and include all (non-loan) financial resources available, such as savings and/or gifts from family, scholarships and summer employment (after the first year of school). Students are strongly encouraged to be conservative when evaluating their financial needs while in school, especially if relying on loans to meet those needs.

MAX BY ACCESSLEX

We are a MAX school! Max by AccessLex is an innovative, comprehensive personal finance program exclusively for law students. The program is designed to provide timely information to law students through every stage of their education leading into their law career. Entering students must complete online registration with Max by AccessLex, watch the Welcome Video and complete the 1L survey. Please click here or go to https://www.accesslex.org/MAXonline and complete this no later than Friday, July 26, 2019. Our office will be notified electronically once this has been completed.
COST OF ATTENDANCE

In determining a student’s cost of attendance (COA)/budget, the FAO includes direct expenses (tuition and fees) and indirect expenses (room and board, books and supplies, transportation, and personal/miscellaneous expenses). A student may not receive aid above the approved COA. The School of Law reserves the right to adjust the rate for tuition and fees prior to the beginning of each semester. The COA is calculated for a 9-month period. The breakdown is shown below:

<table>
<thead>
<tr>
<th>Monthly Allowance</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and Board:</td>
<td>$2,000</td>
</tr>
<tr>
<td>Transportation:</td>
<td>$250</td>
</tr>
<tr>
<td>Personal/Miscellaneous:</td>
<td>$600</td>
</tr>
<tr>
<td>Total living allowance:</td>
<td>$2,850</td>
</tr>
</tbody>
</table>

Anticipated Enrollment: Full Time Day, 30 units (first-year Fall/Spring)

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th>Amount</th>
<th>Resources</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition 30 units</td>
<td>$ 51,000</td>
<td>Student Contribution</td>
<td>TBD</td>
</tr>
<tr>
<td>Fees (estimated)</td>
<td>$ 500</td>
<td>Total Stafford Loan Eligibility</td>
<td>$ 20,500</td>
</tr>
<tr>
<td>Book Allowance (estimated)</td>
<td>$ 2,100</td>
<td>Additional Loan Eligibility</td>
<td>$ 58,750*</td>
</tr>
<tr>
<td>Living Allowance (estimated)</td>
<td>$ 25,650</td>
<td>*Please subtract any</td>
<td></td>
</tr>
<tr>
<td>Loan Fees</td>
<td>TBD</td>
<td>scholarship(s) from your</td>
<td></td>
</tr>
<tr>
<td>Total COA (estimated)</td>
<td>$ 79,250</td>
<td>additional loan eligibility</td>
<td></td>
</tr>
</tbody>
</table>

Anticipated Enrollment: Part Time Evening, 17 units (first-year Fall/Spring only**)

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th>Amount</th>
<th>Resources</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition 17 units</td>
<td>$ 28,900</td>
<td>Student Contribution</td>
<td>TBD</td>
</tr>
<tr>
<td>Fees (estimated)</td>
<td>$ 500</td>
<td>Total Stafford Loan Eligibility</td>
<td>$ 20,500</td>
</tr>
<tr>
<td>Book Allowance (estimated)</td>
<td>$ 1,700</td>
<td>Additional Loan Eligibility</td>
<td>$ 36,250*</td>
</tr>
<tr>
<td>Living Allowance (estimated)</td>
<td>$ 25,650</td>
<td>*Please subtract any</td>
<td></td>
</tr>
<tr>
<td>Loan Fees</td>
<td>TBD</td>
<td>scholarship(s) from your</td>
<td></td>
</tr>
<tr>
<td>Total COA (estimated)</td>
<td>$ 56,750</td>
<td>additional loan eligibility</td>
<td></td>
</tr>
</tbody>
</table>

**For entering students in the part-time evening program: the cost of attendance and scholarship allocations for the summer 2020 (5 units) and fall 2020 (9 units) semesters will be included in the 2020-2021 financial aid award year and budget.**
TUITION AND FEES

A complete schedule of our tuition and fees for 2019-2020 is available on our website at http://law.ggu.edu/student-support/registrar/tuition-and-fees/. Below are some of the more frequent charges a student may see. Please note, the university reserves the right to adjust the rates for tuition and any fees listed prior to the beginning of each semester.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>JD Tuition</td>
<td>$1,700 per unit</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$40 per semester</td>
</tr>
<tr>
<td>Materials Fee</td>
<td>$60 per semester</td>
</tr>
<tr>
<td>Student Bar Association</td>
<td>$50 per semester</td>
</tr>
<tr>
<td>JD Public Interest Program</td>
<td>$15 per semester</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>$85 per semester</td>
</tr>
<tr>
<td>International Student Fee</td>
<td>$275 per semester</td>
</tr>
</tbody>
</table>

This list is not all inclusive. For a complete list of all fees, please click here or go to: http://law.ggu.edu/student-support/registrar/tuition-and-fees/. Fees are non-refundable after instruction begins for the term.

PAYMENT OPTIONS

Matriculating students must pay all tuition and fees by the end of the second week of the term or make other financial arrangements with Golden Gate University. For fall 2019, the tuition due date is August 23, 2019. If you were offered a scholarship, the scholarship award indicated in your admission offer letter will offset your tuition. Scholarships for full-time students are typically divided equally between the fall and spring semesters. Scholarships for part-time students will be distributed proportionally over the first four semesters covered by the initial award.

The university accepts payment in cash, personal check, e-check, credit cards (MasterCard, Visa, and American Express), travelers’ checks, and wire transfers. Payments made using a credit or debit card payments will be assessed a service fee equal to 2.75 percent of the total. Payments can be made online through your GGU4YOU account at any time or you may make a payment in person at the GGU Hub customer service desk located on the first floor of our building.

Golden Gate University also offers an Installment Payment Plan, Corporate Reimbursement and Corporate/Agency Direct Bill Plans. Information on these forms of payment is available at: www.ggu.edu/enrollment/tuition-and-fees/financing-options or call Student Accounting Services at (415) 442-7839.

FINANCIAL AID PRIORITY DEADLINE

The priority deadline to complete a student’s financial aid file is Friday, July 26, 2019. Students who complete their file by the priority deadline will receive a refund check (if applicable) during the weekend before the first day of classes. For students who complete their files after the priority deadline, refund checks will be available approximately two weeks after their files are completed.
DISBURSEMENT OF AID

All accepted aid is certified and disbursed equally between the fall and spring semesters for full-time students, and proportionally (over four semesters) to part-time students. Financial aid loans are disbursed to the university electronically at the beginning of each semester. Any amount of aid that exceeds the university charges posted to a student’s account will be refunded to the student via direct bank deposit or by a mailed paper check. School policy does not allow students to pick up paper checks. Please note that it can take the postal service up to seven business days for the delivery of local mail. **Students are urged to plan accordingly and be prepared to purchase books or cover any other expenses prior to receiving a refund.**

BOOK VOUCHERS

Book vouchers to cover the cost of books and supplies from the GGU Bookstore are available to students who complete the financial aid process by the priority deadline. A student must accept sufficient aid to cover the cost of tuition plus book expenses to be eligible for a book voucher. The total amount of a book voucher is charged against a students’ account and deducted from any eligible refund due. More detailed information will be provided to students when accepting their aid.

DIRECT DEPOSITS

Once you have accepted your aid, you can choose to receive your refund (if applicable) through a direct deposit to your bank. To choose direct bank deposit, please log into GGU4YOU on the GGU Law website. Please make sure to use Internet Explorer as your browser. Under the **Enrollment** heading choose the **Finances** link. Click on **Update My Bank Information** and enter the required banking information. **Direct deposits may take up to two business days to appear in a student’s bank account once a refund has been transmitted.** Please be assured that the information submitted is secure. For additional assistance regarding direct deposits, please contact the university’s office of Student Accounts at sas@ggu.edu or call (415) 442-7839.

DEFERMENT OF STUDENT LOANS

Federal student loans disbursed during a student’s tenure at GGU Law, as well as any federal loans a student may have received during prior studies are eligible for in-school deferment of payments as long as the student remains enrolled at least half-time. Federal loan servicers will be notified of students’ enrollment via the National Student Clearinghouse by the Registrar’s Office. If loans are not automatically placed into deferment by the servicer, a student may request an in-school deferment form from the loan servicer. Enrollment verification is completed by the Registrar’s Office. Students may also download an enrollment verification form from the Clearinghouse via GGU4YOU: under the **Enrollment** heading, choose the **Registration** link. Private lenders may offer an in-school deferment period as well. Please contact the lender directly regarding instructions for requesting a deferment of loan payments. **It is the student’s responsibility to ensure that any educational or student loans are placed in deferment.**
FINANCIAL AID CHECKLIST

If you are accepting student loans to cover a portion or all of your cost of attendance, please make sure you complete all of these steps as they become available. You will receive different emails with more detailed instructions for every step of this process. Please remember that all of these items need to be completed before the priority deadline of July 26, 2019.

✓ Complete your FAFSA online at www.fafsa.ed.gov
✓ Log into GGU4YOU to review your financial aid package. Accept or decline your Direct Unsubsidized Loan
✓ Complete loan entrance counseling, your Direct Stafford Loan Master Promissory Note (MPN) and your Grad PLUS Loans (MPN) if applicable online at www.studentloans.gov
✓ Complete and submit the Financial Aid Budgeting Worksheet/Additional Loan Eligibility Request Form via email to lawfao@ggu.edu
✓ Register for MAX by ACCESSLEX and complete the Welcome Video and 1L survey
✓ Sign up for direct deposit on GGU4YOU
✓ Order your books online through your GGU4YOU account before August 2, 2019 if you would like them covered with your financial aid
✓ Attend orientation from August 6 - August 8, 2019
✓ Receive your fall financial aid refund check (via direct deposit if applicable) on August 9-10, 2019, the weekend before instructions begins!

CONTACT US

Please feel free to contact the Financial Aid Office at any time with questions pertaining to financial aid. We may be reached via phone at (415) 442-6635, Monday-Thursday from 9:00 AM to 6:30 PM and Friday from 9:00 AM to 5:30 PM. You may also drop by in person by visiting the GGU Hub, located on the first floor of our campus at 536 Mission Street in San Francisco. You can email us at lawfao@ggu.edu at any time. To schedule an appointment outside of our regular hours, please contact us via the information above. We are here to assist you.

Again, congratulations and welcome to GGU Law!