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FINANCIAL AID
Golden Gate University School of Law (GGU Law) administers a full range of programs to help students fund their legal education. Funding is met mostly with a combination of federal (Stafford and 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 enrolled in the School of Law (on at least a half-time basis);
- Be a US citizen or permanent resident or have an eligible alien status;
- Maintain satisfactory academic progress;
- Have registered with the selective service, as required by federal law;
- Submit the LLM/SJD 2019-2020 financial aid application; and
- Not be in default on any Title IV loan or owe a refund on any Title IV grant.

If selected for verification, students may be asked to submit additional information. The School of Law 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 for financial aid. Our school code is 001205.

STUDENT HANDBOOK
All matriculating 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 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/law-student-services/registrar. Please note that the 2019-2020 Student Handbook will be available August 2019 and may contain changes to policy or procedures not reflected in the 2018-2019 edition.

ENROLLMENT REQUIREMENTS
As an LLM/SJD student, your aid is based in part on the information/units you indicated on the financial aid application, your eligibility for aid, and your progress toward program completion. In order to receive financial aid, an LLM student must be enrolled in a minimum of 2 units for the summer, 4 units for fall and 4 units for spring. For fall and spring, LLM students must be enrolled in classes that span the entire semester.

Your budget/eligibility is directly impacted by the total number of units you attempt and complete. When accepting your aid, please make sure to verify the amount of units for which you were packaged. You can view the number of units you were packaged for on GGU4YOU. Under the Enrollment section, click on Financial Aid, then select View My Financial Aid Award Letter. If you will not be registered for the units indicated or are wait-listed for any classes, your loan funds will not post or be refunded to you on time. Please notify us immediately so that we can adjust your aid accordingly and avoid delays in processing your aid/refund (if applicable).

Disbursement of aid will be no sooner than the start of the minimum required units for any given semester. A student may have more than one disbursement of aid for a semester if they are enrolled in classes that do not begin at the traditional start of the semester. Students who drop
below the minimum unit requirements after the funds have been disbursed will have their eligibility re-determined; funds may need to be returned to the lender, and the student will be placed on financial aid warning.

MERIT SCHOLARSHIPS
LLM/SJD scholarships are offered by the academic department. Please contact your program coordinator for scholarship eligibility/questions.

OUTSIDE SCHOLARSHIPS
We recommend that students research other outside private scholarship opportunities through the Bar Association of San Francisco, state or local bar associations, ethnic or cultural membership organizations, or local Chamber of Commerce offices. Many national and local organizations are eager to recognize promising law and graduate students. The FAO receives information on outside private scholarships available to upper division JD students. Information on these scholarships is available in the weekly student newsletter Law School News (LSN). Students receiving outside scholarships should report them to the FAO as they must be considered as part of the total 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 33 Post 9/11 Tuition/Fees & Yellow Ribbon Program
- 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 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, not to exceed $14,000 per semester, to eligible Yellow Ribbon Program veterans. The Veterans Administration will match the other 50%.

Merit scholarships awarded by GGU Law will be applied to tuition costs only. The combination of a merit scholarship, VA tuition benefit, and GGU Law’s Yellow Ribbon grant may not exceed the total cost of tuition. Eligible students should contact Law FAO to receive a comprehensive review of how VA benefits may assist with tuition and to initiate the certification of enrollment to the Veterans Administration.

*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.
ENTRANCE LOAN COUNSELING

Entrance loan counseling is mandatory for all aid recipients who participate in the Federal Loan Program. All first-time aid recipients at the School of Law must complete online entrance loan counseling prior to the certification of any aid by the FAO. To complete online entrance loan counseling, please log onto www.studentloans.gov. Make sure to select the graduate/professional entrance loan counseling option. After you complete the entrance counseling, the Financial Aid Office will be notified electronically.

FEDERAL DIRECT UNSUBSIDIZED LOANS

The Direct Unsubsidized Loan, also known as the Stafford Unsubsidized Loan, has undergone several changes over the last few years. Loan terms and conditions may vary, depending on the loan period or when the loan was first disbursed to the school/borrower. Therefore, a borrower’s portfolio may have different educational loans with various terms, interest rates, repayment incentives, etc. We encourage all borrowers to closely review the terms of their respective loans. We encourage borrowers to keep copies of all loan documents, including promissory notes and disclosure statements. If you need copies of them, please contact your loan servicing agencies or the Department of Education (DOE) for assistance in obtaining the appropriate documents.

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.

To accept a Direct Unsubsidized Loan, students must log onto www.studentloans.gov to complete and sign the Direct/Stafford Loan Master Promissory Note (MPN) electronically (if an MPN is not already on file) prior to the FAO certifying student loans.
ADDITIONAL LOAN ELIGIBILITY

Of the resources available to meet a student’s additional loan eligibility, there are two options to consider. Both of these options are based 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 credit reporting agency 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.

To accept a PLUS Loan, students must log onto www.studentloans.gov to complete and sign a PLUS Loan Master Promissory Note (PLUS MPN) electronically (if a PLUS MPN is not already on file) prior to the FAO certifying student loans. Also, a student must complete and email the Financial Aid Budget/Loan Request Form (available online) to lawfao@ggu.edu. Please note that by requesting a Direct PLUS loan, a student is authorizing the DOE to run a credit check for final loan approval. Specific credit information is not released to the FAO.

Private Loans

Private loans are not guaranteed through the federal government and are based on an individual’s credit rating. Lenders often have different variable interest rates, 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 Financial Aid Office recommends 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 Financial Aid Office. Students will also need to complete and submit the Financial Aid Budget / Additional Loan Eligibility Request form (available online) to the Financial Aid Office. The form may be emailed (signed and scanned), faxed, mailed or hand delivered in person to the FAO.
ORIGINATION FEES
The origination fees indicated are in effect as of printing of this packet. Due to the Budget Control Act (BCA) of 2011 and mandated sequestration cuts, origination fees may change without much prior notice during the 2019-2020 financial aid year. New origination fee is disclosed to borrowers prior the loans being disbursed to the university. The loan disclosure also contains instructions on declining/returning the loans if you wish to do so.

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 total 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/Budget allocations for 2019-2020 are as follows***:

- Students enrolled for summer classes at GGU receive a two month budget for summer and a nine month budget for fall and spring.
- Students enrolled for summer classes at GGU and graduating in December, receive a two month budget for summer and a four month budget for the fall semester.
- Students enrolled for only one semester (fall or spring) at GGU receive a four month budget.
- Students studying abroad will have an adjusted budget to reflect the cost of their study-abroad program.

<table>
<thead>
<tr>
<th>Summer</th>
<th>Fall/Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition:</strong></td>
<td><strong>Tuition:</strong></td>
</tr>
<tr>
<td>LLM per unit:</td>
<td>LLM per unit:</td>
</tr>
<tr>
<td>$1,750</td>
<td>$1,800</td>
</tr>
<tr>
<td>SJD post-residency term:</td>
<td>SJD residency term:</td>
</tr>
<tr>
<td>$1,000</td>
<td>$21,000</td>
</tr>
<tr>
<td></td>
<td>SJD post-residency term:</td>
</tr>
<tr>
<td></td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Registration fees (approx):</strong></td>
<td><strong>Registration fees (approx):</strong></td>
</tr>
<tr>
<td>$40 - $60</td>
<td>$80 - $210</td>
</tr>
<tr>
<td><strong>Technology fee:</strong></td>
<td><strong>Technology fee per semester:</strong></td>
</tr>
<tr>
<td>$85</td>
<td>$85</td>
</tr>
<tr>
<td><strong>Book Allowance per unit:</strong></td>
<td><strong>Book Allowance per unit:</strong></td>
</tr>
<tr>
<td>$70</td>
<td>$70</td>
</tr>
</tbody>
</table>

**Monthly Allowance Summer, Fall and Spring**

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<table>
<thead>
<tr>
<th></th>
<th></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>

***Please note that the figures listed under the COA/Budget breakdown are the allocations/allowance used for each category but may not necessarily be the same amounts charged on a student’s account.
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 will need to
complete a budget worksheet identifying their need. Students will want to compare 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.

PAYMENT OPTIONS
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. 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.

REGISTERED UNITS
As an LLM student, your aid is based in part on the information you submit on the financial aid
application. Your budget/eligibility is directly impacted by the total number of units you attempt
and complete. When accepting your aid, please make sure to verify that the number of units for
which you were packaged matches the units you intend to enroll in for each semester. You can
view the number of units you were packaged for on GGU4YOU. Under the Enrollment
section, click on Financial Aid, then select View My Financial Aid Award Letter. If you will not
be registered for the units indicated or are wait-listed for any classes, your loan funds will not
post or be refunded to you on time. Please notify us immediately so that we can adjust your aid
accordingly and avoid delays in processing your aid/refund (if applicable).

PRIORITY DEADLINE
Having a complete file by the priority deadline will ensure students receive a refund check (if
applicable) the weekend prior to the start of each semester. After the priority deadline, refund
checks will be available approximately two weeks after loans are certified. The priority deadlines
are as follows:

  Summer: April 26, 2019    Fall: July 26, 2019   Spring: December 13, 2019
DISBURSEMENT OF AID
All accepted aid is certified and disbursed as indicated on the award letter for summer, fall and spring. Financial aid loans are disbursed to the university electronically at the beginning of each semester. Any amount of aid in excess of university charges posted to a student’s account will be refunded to students via direct deposit to their bank or by a mailed paper check. School policy does not allow students to pick up paper checks in person. Please note that it sometimes takes 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 your 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. 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
To expedite financial aid refunds, we recommend you sign up for direct bank deposit through GGU4YOU (if you have not already done so). To choose direct bank deposit, please log into GGU4YOU on the GGU Law website. Under the **Enrollment** heading choose the **Finances** link. Click on **Update My Bank Information** and enter the required banking information. **Direct bank deposits may take up to two business days to appear in a student’s bank account once a refund has been sent to the bank.** For additional assistance regarding direct deposits, please contact Student Accounts at sas@ggu.edu or call (415) 442-7839.

EXIT LOAN COUNSELING
Students who accept a federal loan (Stafford, and/or Grad PLUS loans) will be required to complete exit loan counseling upon graduation, dropping below half-time enrollment, taking a leave of absence or any other separation from GGU Law. Instructions for completing exit loan counseling will be provided to students during their last semester before graduation or immediately upon notification of intent to separate from GGU Law. Exit loan counseling is mandatory for every student who obtains a federal loan while attending GGU Law.

DEFERMENT OF STUDENT LOANS
Federal student loans received by students during their tenure at GGU Law, as well as 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 may also be completed by the Law Registrar’s Office. Students may 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.**
WHAT YOU NEED TO DO NEXT

➢ Please log into GGU4YOU to review your financial aid package. You must accept or
decline your Direct Stafford Loan(s). When you accept/decline your Direct Stafford
Loan(s), please make sure to do so for the entire award period. If you wish to adjust your
Direct Stafford Loan(s) amount, please send us an email indicating which loan to reduce
and the new dollar amount.

➢ If you did not do so last year, please log onto www.studentloans.gov to complete your
entrance counseling and sign your Direct Stafford Loan Promissory Note(s) (MPN).

➢ Complete and submit the Financial Aid Budget/Additional Loan Eligibility Request
Form via email to lawfao@ggu.edu.

➢ To avoid refund delays, please make sure to be registered for the number of units
shown on your award letter no later than 10 days before the start of each semester.
If your enrollment plans change, please notify the Financial Aid Office immediately.

➢ If you have not already done so, sign up for direct deposit.

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-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, Monday-Friday from 10:00 AM to 4:00 PM, or you can email
us at lawfao@ggu.edu at any time. To schedule an appointment outside of these regular hours,
please contact us via the information above. We are here to assist you!