Financial Aid Information for Upper Division JD Students 2019-2020
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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 can be met with a combination of savings, scholarships, federal work-study, federal loans (Direct/Stafford, PLUS and Perkins) 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 a summer financial aid application (if taking summer classes); 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 (Law FAO) will notify students if any additional documentation is needed. Law 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-support/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.

MERIT SCHOLARSHIPS
GGU Law awards scholarships to entering students at the time of admission. Please refer to your scholarship letter to determine renewal eligibility. If you did not receive a scholarship as an entering student, you will be evaluated for a continuing student merit scholarship after you complete your first full year of school. Please refer to the scholarship evaluation period information below.

SCHOLARSHIP EVALUATION PERIOD
For purposes of the renewable institutional scholarships listed above, the scholarship evaluation period occurs once spring semester grades have been posted for full-time day students, and summer grades have been posted for part-time evening students. Any student who receives an Incomplete in a required course or is granted a leave of absence during the first year of law school will not be evaluated for scholarship eligibility until all required courses 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. For your reference, the first-year courses are listed below.
At the end of the first year, or during any subsequent 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, institutional scholarships cannot be regained at a later time.

Institutional scholarships will be applied against tuition for courses taken at GGU Law during the fall 2019 and spring 2020 semesters, so long as students are enrolled in the full or part-time program and maintain their scholarship eligibility. Dean’s scholarship recipients and students in the first-year Honors Lawyering Program (HLP) who maintain their entering merit scholarship after the scholarship evaluation period will have their scholarship retroactively applied toward their summer 2019 tuition charges. Changes in a student’s program or enrollment status will result in a re-evaluation of the scholarship award, but will not extend the terms or increase the amount of the scholarship. At no time may a student receive a scholarship in an amount that exceeds the student’s tuition expenses for a given semester.

Continued scholarship eligibility is communicated by the Financial Aid Office in mid-June for full-time students and mid-August for part-time students. 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, Scholarship and Veteran Benefits, Gabriela De la Vega at (415) 442-6635 or via email at gdelavega@ggu.edu.

**REQUIRED COURSES CONSIDERED in the GPA EVALUATION**

The following required courses will be considered when determining scholarship eligibility after a student’s first year of law school. Please refer to the Academic Standards section of the Student Handbook for a complete list of all required courses considered in order to determine a student’s cumulative grade point average (GPA) in required courses.

**Full-time first-year students** must enroll in a total of 30 units during their first full year (fall and spring). However, evaluation for scholarship eligibility after a student’s first year will be based on the cumulative GPA achieved in the following courses only (28 units):

<table>
<thead>
<tr>
<th>Fall</th>
<th>Spring</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 above 28 first-year required units, full-time students must also enroll in a 2-unit first-year Lawyering elective. The grade received in the 2-unit course will not be considered for purposes of determining scholarship eligibility as a continuing student.
**Part-time first-year students** must enroll in a total of 22 units during the fall 2019, spring 2020 and summer 2020 semesters. Evaluation for scholarship eligibility as a continuing student will be based on the cumulative grade point average achieved in the following courses (20 units):

<table>
<thead>
<tr>
<th>Fall</th>
<th>Spring</th>
<th>Summer</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>

Please note that in addition to the 20 first-year required units listed above, part-time students must also enroll in a 2-unit first-year Lawyering Elective. The grade received in the 2-unit course will **not** be considered for purposes of determining scholarship eligibility as a continuing student.

In addition to the first year required courses, these are the required courses that will be considered for purposes of determining scholarship eligibility at the end of a student’s second-year of law school. **Please refer to the Academic Standards section of the Student Handbook for a complete list of all required courses considered in order to determine a student’s cumulative GPA in required courses.**

**Full-time second-year students** must take at least 12 units from the list of courses below:

- Appellate Advocacy (2)
- Constitutional Law I (3)
- Constitutional Law II (3)
- Criminal Procedure I (3)
- Evidence (4)
- Professional Responsibility (2)

**Part-time second-year students** must take at least 12 units from the list of courses below:

- Appellate Advocacy (2)
- Constitutional Law I (3)
- Constitutional Law II (3)
- Criminal Law (3)
- Criminal Procedure I (3)
- Evidence (4)
- Professional Responsibility (2)
- Property (4)

As mentioned above, any student, who receives an *Incomplete* in a required course or is granted a leave of absence from law school, will not be evaluated for scholarship eligibility until all required courses attempted are completed. This might jeopardize the total amount of scholarship that a student is eligible to receive.

**MERIT 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 merit or conditional 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 academic year in order for the student to be eligible to renew the scholarship for the following year.
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 for the second year*</th>
<th>Total number of students eligible for scholarship after the first year</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 potential demonstrated in the application file, scholarships for continuing students are based solely on academic performance in the first year of law school.

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

- Some students may not retain their entering scholarship after the first year.
- 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 beginning in their second year.

Every admissions cycle is different, just as every student's experience, ability and motivation are unique. If you have been admitted and offered a conditional scholarship, we strongly encourage you to have a conversation with a professional staff member in admissions or financial aid 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 distributed to JD students based on specific award criteria. These scholarships are awarded on a competitive basis and an application is required. Typically, special scholarship applications are available in late spring and are due one week after the end of the spring semester. Students are eligible to apply for special scholarships as they enter their second, third or fourth year of law school. Scholarship recipients are notified of their award in late June.

**OUTSIDE SCHOLARSHIPS**

We encourage all students to research 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. Law 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) and is also available on our website. Students receiving scholarships from external sources should report them to the Law 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 1606 Montgomery GI Bill: Selected Reserve
- Chapter 1607 Reserve Educational Assistance Program (REAP)
- 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, GGU 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 institutional scholarships, VA tuition benefit and GGU’s Yellow Ribbon grant may not exceed the total cost of tuition. To receive a more accurate review of how VA benefits may assist with tuition, eligible students should contact our VA Certifying Official at (415) 442-7283 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 is 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 is proud to offer the Public Interest Work-Study program, which assists employers who cannot pay their share of the student’s salary. FWS funding is limited. Funding is awarded at the discretion of the Law 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. Upon being awarded FWS, students will need to complete additional forms before the placement may begin.

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 Law FAO. To complete online entrance loan counseling, please log onto www.studentloans.gov. Make sure to select the graduate/professional entrance loan counseling option. Law FAO will be notified electronically once the entrance counseling requirement has been completed.
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, here 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” as listed on their award letter on GGU4YOU.

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.
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 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. Law FAO 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 to visit the lender’s website and complete, sign and submit a private loan Promissory Note prior to certification by the Law FAO. Please do not initiate this process until advised to do so by the Law FAO. Also, a student must complete and email the Financial Aid Budget/Loan Request Form (available online) to lawfao@ggu.edu.

ORIGINATION FEES
The origination fees indicated are in effect as of the 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 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.
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.

COST OF ATTENDANCE
In determining a student’s cost of attendance (COA)/Budget, the Law 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>Per unit tuition cost: $1650</td>
<td>Per unit tuition cost: $1700</td>
</tr>
<tr>
<td>Registration fee: $60</td>
<td>Registration fee per semester: $160</td>
</tr>
<tr>
<td>Technology fee: $85</td>
<td>Technology fee per semester: $85</td>
</tr>
<tr>
<td>Book Allowance per unit: $70</td>
<td>Book Allowance per unit: $70</td>
</tr>
</tbody>
</table>

**Monthly Allowance Summer, Fall and Spring**

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

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. A complete schedule of the tuition and fees for 2019-2020 is available [here](#). Please note, the university reserves the right to adjust the rates for tuition and any fees listed prior to the beginning of each semester.
PRIORITY DEADLINE
Having a complete file by the priority deadline will ensure students receive a refund check (if applicable) on the first day of classes of each semester. After the priority deadline, refund checks will be available approximately two weeks after loans are certified. The priority deadlines for each semester are as follows:

Summer: April 26, 2019       Fall: July 26, 2019       Spring: December 13, 2019

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 student’s account and deducted from any eligible refund due. More detailed information will be provided to students when accepting their aid.

PAYMENT OPTIONS
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](http://www.ggu.edu/enrollment/tuition-and-fees/financing-options) or call Student Accounting Services at (415) 442-7839.

REGISTERED UNITS
As an upper division student, your aid is based in part on the information you submit on the summer financial aid application and/or your status as a full-time or part-time student. 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).

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 which exceeds the 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. 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 your refund.
DIRECT DEPOSITS
Once you have accepted your aid, you can choose to receive your refund (if applicable) through a direct deposit to your bank (if you have not already done so). To choose direct bank deposit, please log into GGU4YOU on the GGU Law website. Please make sure to use Internet Explorer or Mozilla Firefox. 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 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 the university’s Office of Student Accounts at sas@ggu.edu or call (415) 442-7839.

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 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 Unsubsidized Loan. When you accept/decline your Direct Unsubsidized Loan, please make sure to do so for the entire award period. If you wish to adjust your Direct Unsubsidized Loan amount, please send an email to lawfao@ggu.edu indicating the lower loan amount you wish to receive.
- 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/Loan Request Form (available online) 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 or you can email us at lawfao@ggu.edu. You may also drop by in person by visiting the GGU Hub, located on the first floor of our campus at 536 Mission Street. To schedule an appointment outside of these regular hours, please contact us via the information above. We are here to assist you!