

F. BUSINESS OFFICE POLICIES & PROCEDURES

Location: Building

#225, 1st Floor

Email:

studentaccounts

@cwsl.edu Phone

#: (619) 515-1594

Website: <https://www.cwsl.edu/student-life/campus-resources/business-office>

Regular Office Hours:

Monday through Friday 8:00

a.m. to 5:00pm

The Business Office serves California Western students by maintaining financial records and providing financial information. Business Office processes include processing billings for tuition, fees, and other charges; collecting receivables, payments, and disbursing checks to students; disbursing loan funds & excess funds; maintaining the student accounts on behalf of the school; and issuing checks for reimbursement requests.

Any student who wishes to discuss their Business Office accounts or need further explanation of the policies and procedures presented in this section are encouraged to [contact the Business Office](#).

1.0 TUITION AND FEES

The CWSL Business Office seeks to present timely and accurate trimester billing for tuition and fees to CWSL students, as well as timely notification of other charges or adjustments, so that students can make timely payments or payment arrangements. CWSL will email a tuition and fee statement to the students' e-mail address on record after initial registration has closed.

Students are responsible for their account balance (refer to Section F.9.0) and the respective Business Office policies and procedures presented in this handbook. If a student does not receive a statement before the tuition due date (refer to Section F.1.1), it is the student's responsibility to [contact the Business Office](#) immediately. Any changes to registration after the initial registration could change the tuition charge; student is responsible for any additional tuition due as a result of changes they make to their class schedule. Students who believe there is an error on their bill or account, must notify the Business Office immediately and before the tuition due date to minimize any additional charges (See Section F.1.5). Students are also encouraged to check their student email accounts regularly regarding their accounts with the Business Office. **Due Date** – Students can find the upcoming published trimester tuition due date on the CWSL Student Calendar and on the [Business Office website](#) before registration begins. Typically, tuition and fees for each trimester are due approximately 3 weeks prior to the first day of class for courses or programs enrolled in during the normal enrollment periods. Alternatively, tuition charges for any changes in enrollment made after the tuition due date (see Section F.1.4), the student activity fee (see Section F.1.4.3), and fees incurred for other items (see Sections F.1.5), are due when such action is taken. For payment options, see Section F.2.0.

1.1 Deferment of Tuition – Deferment of the due date for paying tuition may be available for students who will receive sufficient financial aid or where an authorized third party is paying for their tuition. The Business Office will approve the deferment with submission of the required form, compliance with the requirements noted in sections below, and having a signed Student Financial Responsibility Agreement on file by the tuition due date. Upload the appropriate form and documents to the secure repository: <https://securenet.cwsl.edu/SAFileUpload/>.

Visiting students are eligible for the tuition deferments. If they meet all requirements and have completed a consortium agreement with the CWSL Financial Aid Office.

1.1.1 Deferment based on federal and/or private student loans - A deferment for paying the current term's tuition based on financial aid will be granted to a student who has completed these steps:

- a) has applied to the CWSL Financial Aid Office by the financial aid due date for student loans for the current term (see **Financial Aid Policies and Procedures**, Section G.IX);
- b) has submitted all necessary documentation for qualifying for such loan and has been cleared by the CWSL Financial Aid Office for disbursement of funds;
- c) has an approved [Request for Deferment/Promissory Note](#) (download pdf by clicking link) form on file with the Business Office by the tuition due date;
- d) has a signed [Student Financial Responsibility Agreement](#) (download pdf by clicking link) on file with the Business Office by the tuition due date; and
- e) has ensured the net student loans to be received are at least equal to the outstanding tuition and fees balance or has paid the remaining balance after the net loans have been applied to their account.

After the tuition due date, if any loan is denied leaving the student with an account balance, the account balance will become due in full and will be placed in **Past Due Status** (see Section F.3.0), pending any appeals made by the student. It is the responsibility of the student to advise the Business Office immediately of the denial of the loan pending and any appeals in process.

Deferment of the account during the appeal process may be granted by the Business Office; however, appeals not processed successfully and cleared within 30 days of the notice of denial, will no longer constitute a valid reason for deferral.

1.1.2 Deferment based on approved payment plan –

A deferment for paying the current term's tuition based on having an approved payment plan for the upcoming term will be granted to a student who has completed these steps:

- a) Students must have applied for financial aid and been denied or found ineligible for some or all financial aid available.
- b) Applications (download pdf by clicking link) should be submitted to the

- Business Office by the tuition payment due date for the applicable trimester. The application should include
- c) \$25.00 for the set-up fee (see Section F.1.5.6), the Student Activity Fee \$75.00, and the first installment payment.
 - d) Approval will be considered based on information provided in the application and past payment plan history. Noncompliance with the terms of previous payment plans may constitute grounds for denial.
 - e) The amount of the deferred balance and principal outstanding will be determined by subtracting the net amount of certified financial aid loan funds and scholarship monies, if any, from the net tuition and fee charges.
 - f) Payments must be made in no more than four installments of equal amounts. The first payment is due by the tuition due date (see Section F.1.0). The final payment is due no later than the end of the 8th week of classes.
 - g) If any scheduled payment is late, the student will be considered to be in **Past Due Status** (see Section F.3.0). A late fee of \$50 may be charged to the account (see Section F.1.5.5). If the payment is more than 10 days late, the payment plan agreement is cancelled, and all remaining principal becomes due immediately.

Approval for the payment plan is not guaranteed and must be requested each term. Not complying with the terms of the payment plan may impact approval for a future term's payment plan.

- 1.1.3 Deferment based on Veterans Administration or Vocational Rehabilitation programs** - Students that are eligible for these benefits may be granted deferment. (See Section **Financial Aid Policies and Procedures**, G.II.) Students qualifying for these benefits must have submitted an approved [Deferment Request Form/Promissory Note](#) (download pdf by clicking link) by the tuition due date to have payment of their tuition charges deferred.

After the tuition due date, if the anticipated third-party funds are denied, leaving the student with an account balance, the account balance will become due in full and will be placed in **Past Due Status** (see Section F.3.0), pending any appeals made by the student. It is the responsibility of the student to advise the Business Office immediately of the denial of the funds pending and any appeals in process. Deferment of the account during the appeal process may be granted by the Business Office; however, appeals not processed successfully and cleared within 30 days of the notice of denial, will no longer constitute a valid reason for deferral.

- 1.2 Tuition Rates for Programs** – Tuition charges are set on an annual basis, dependent on the degree program and term. CWSL has discretion to determine the method by which courses are delivered, thus if CWSL determines, in its sole discretion, that a public health emergency or other health and safety situation beyond the School's control necessitates that in-residence or in-person courses and/or programs be delivered in a virtual or remote environment, with synchronous or asynchronous instruction, tuition rates will remain as previously set for the program in which the student has enrolled for that academic year. Tuition will not be reduced or refunded for courses or programs moved to a remote, virtual or online setting under such circumstances.

1.2.1 Juris Doctor (JD) Program

Enrollment/Billing Category	Enrolled Units	<u>JD Program Per Academic Year*</u>	JD Per Trimester
Full-Time	12 or more	\$58,200.00	\$29,100.00
Part-Time	6-11	\$43,440.00	\$21,720.00
Per Unit	1-5	\$2,640.00 per unit	

*Academic year is two trimesters.

I Legal Methods Program –Students who participate in and successfully complete the requirements of the Legal Methods program may receive a tuition credit of \$8,700 applied in their third trimester.

1.2.2 JD / MBA Dual Degree Program – Student pays CWSL for terms attended at CWSL; terms attended exclusively at SDSU, student pays SDSU. For terms attended at CWSL, the CWSL standard tuition policy applies (see Section F.1.3.1). CWSL will reimburse SDSU in co-attended terms for up to three part time semesters of SDSU part time in-state tuition. The student is responsible for paying SDSU fees for all other terms when only SDSU classes are being taken.

1.2.3 Visiting Students – Students attending CWSL as visitors will be billed at the JD tuition rate corresponding to the enrollment category in which they are enrolled.

1.3 Fees - The current fees are referenced below, and subject to change. The most current approved fees are published on the Business Office page of the CWSL website as the [“Schedule of Charges”](#). Payment is due and payable on or before the tuition due date for the trimester in which the course will be taken, or upon registration if after the tuition due date. For payment options, see Section F.2.0.

1.3.1 Course Auditing - \$2,640.00 per unit. CWSL students and alumni may request to audit a class (see **Academic Policies**, Section C.II.2.06). Discounts may be available to CWSL Alumni 50% and Juris Society Members 75% discount.

1.3.2 Course Fees - Additional fees charged for entrance into specific classes or programs are determined by program administrators.

1.3.3 Student Activity Fee - \$75.00 (subject to change) per trimester. The Student Activity Fee is a mandatory, non-refundable fee charged to JD and MCL students. This is a general fee, which covers graduation expenses and activities sponsored by the Student Bar Association. This fee is due when the tuition is due (see Section F.1.1).

1.4 Other Charges - The current fees are referenced below, and subject to change. The most current approved fees are published on the Business Office page of the CWSL website as [the “Schedule of Charges”](#). Fees are due immediately. For payment options, see Section F.2.0.

1.4.1 Returned Checks - \$25.00. Any check issued to CWSL which is returned by the bank as unpaid is considered a returned check. Issuing a check which is expected to not be honored by the bank is illegal. Returned checks are subject to a \$25.00 administrative fee, which will be charged to the student's account when the check is returned unpaid by the bank. The student's account will be placed in **Past Due Status** (see Section F.3.0). CWSL may request the returned check be replaced by cash, money order or cashier's check and CWSL reserves the right to not accept any future check payments from that student. CWSL participates in the San Diego District Attorney's (D.A.'s) Bad Check Recovery Program. Therefore, checks returned unpaid for any reason to CWSL by the bank may be subject to prosecution by the D.A.'s office.

1.4.2 Transcripts – Transcripts are provided by the Registrar's Office via online by the National Student Clearinghouse (<https://tsorder.studentclearinghouse.org/school/select>). There is a small handling fee that includes mailing. Expedited mailing is not included.

1.4.3 Library Fines and Fees - Library charges are assessed and collected by the Library staff. If payment for a charge is not received by the Library, the charge information may be transferred to the Business Office for collection. The student's account may reflect the amount due to the Library and will be placed in **Past Due Status** (see Section F.3.0) until the charges are paid.

1.4.4 Late Fees - \$50.00 per month. The late fee may be charged each month to students who:

1. Do not have a valid deferment on file by the tuition due date. (A valid deferment requires that a student has applied for, been packaged for, and accepted loans sufficient to pay billed tuition. See Section F.1.2.)
 - a) After the first day of classes, if the student's account does not reflect financial aid loans or payment sufficient to cover the tuition charges, a monthly late fee may be charged.
2. Have not paid their tuition balance in full by the tuition due date.
3. Are on an approved payment plan but are late with an installment payment. CWSL reserves the right to immediately cancel the payment plan making the entire account balance due and placed in Past Due Status (see Section F.3.0).

These students will also be immediately placed in **Past Due Status** (see Section F.3.0). Exceptions may be made for first year students accepted after the tuition deadline date and with Business Office approval.

1.4.5 Payment Plan Set-up Fee – \$25.00. Students obtaining a deferment through

an approved payment plan will be assessed the set-up fee (See Section F.1.2). This fee will be charged in each trimester an approved payment plan is used and is due at the time of the payment plan approval. Failure to pay the set-up fee at the time of the approval will negate any payment plan, causing a student to immediately be placed in **Past Due Status** (see Section F.3.0).

2.0 PAYMENT OPTIONS

When making a payment, include your CWSL student ID number and the purpose of the payment (i.e., tuition, , Barbri, etc.).

- 2.1 Check** – Includes cashiers' checks and money orders. Make the check payable to CWSL, and mail to CWSL, PO Box 511371, Los Angeles, CA 90051-7926. *For expedited (i.e., overnight) service, contact the Business Office for specific mailing instructions.*
- 2.2 Electronic** – Includes EFT, ACH, Billpay. CWSL will not charge a fee for this payment option; however, you should verify with your bank whether they will assess you a fee. Contact your bank, your bank's app, or website for this payment option.

For CWSL bank information, visit the Business Office website for the [ACH/Wire instructions](#) (download pdf by clicking link).

- For Billpay, mail to the lockbox address in Section F.2.1. Billpay will request an account number; use your student ID.
- 2.3 Wire transfers** – Your bank will assess a fee for this service. Additionally, CWSL will assess you their bank fee, \$12 for domestic wire transfers, and \$24 for international wire transfers. Ensure your payment to CWSL includes this fee to avoid CWSL charges. Contact your bank to initiate a wire transfer.
- For CWSL bank information, visit the Business Office website for the [ACH/Wire instructions](#) (download pdf by clicking link).

3.0 PAST DUE STATUS

Any account with a balance due is in a past due status will have a hold on their CWSL account, which will prevent access to information and services.

Any student, both current and former, with an unpaid account balance may be designated with a past due status. Past due status is determined at each trimester's tuition due date, or when registration occurs, whichever is later, and monthly, thereafter. For accounts with scholarships, loans, or third party payments, if the fund source is reduced, returned, denied, or defaulted, there may be a balance due that needs to be addressed immediately. When reassessment is performed after dropping from a class or classes, or withdrawing from the school, a balance due may occur (see Section F.4.0). Other charges may also be added to a student's account resulting in a balance due (see Sections F.1.4 and F.1.5).

- 3.1 Current students** – Students with a past due status hold will be prevented from:
- a) Access to their information in the CWSL Student Connection Web portal, to

include but not limited to:

- Class schedule
 - Registration activities including adding and dropping classes.
 - Academic summary information
- b) Maintain active enrollment status (students may be disenrolled from classes, and withdrawn from Law School)

When a tuition deferment has been approved but the anticipated loan is denied, students are responsible for immediately addressing any balance due no longer supported by the loan.

Until the account balance is paid in full, or appropriate payment arrangements are made with the Business Office (see Section F.1.2), students will be charged a late fee each month an unpaid balance exists. A student who does not make timely payments per their payment plan, will also be in a past due status, be placed on hold, and be charged the late fee.

3.2 Former students – A former student may have a balance on their CWSL account or may not be current with their Direct Loans and have a past due status.

CWSL will make every effort to contact a student with a balance due after leaving CWSL. When a former student does not pay the balance due or fails to fulfill a commitment to a payment plan, or CWSL is unsuccessful in contacting the former student, the account is referred to a collection agency. Non-payment and late payments may be reported to a credit reporting agency. CWSL complies with state and federal Truth in Lending Act (TILA) regulations and California Student Loan Servicing Act.

4.0 WITHDRAWAL – COMPLETE OR PARTIAL

All JD students who withdraw from CWSL, partial or complete, are subject to a reassessment of tuition for the term for which the withdrawal applies. Students are encouraged to make decisions to withdraw as soon as possible and to confer with academic advisors and the Vice Dean of Academic Affairs before finalizing their decision (see **Statement of Academic Policies**, Section C.IX). Scholarship awards will also be reassessed. Where third-party organizations pay for tuition, sometimes funds may be returned to the organization and the student may have a balance due CWSL. This section describes the Business Office policies that are applied during the review of a withdrawn student's account. For those students whose Business Office account reflects a balance due to CWSL after the reassessment is performed, the Business Office will contact the student to make arrangements to resolve the balance due. For those students with any credit balance as a result of the student's payments made, as determined by the Business Office, a refund check will be mailed to the student within 45 days of the withdrawal date.

4.1 Tuition Reassessment Policy - Partial Withdrawal (Dropping Classes) –The reassessment of tuition includes a charge for tuition earned by CWSL for the units dropped plus a charge for the tuition for the units in which enrollment continues. The tuition charge for units in which enrollment continues will be based on the appropriate tuition policy (see Section F.1.3). The charge for tuition earned by CWSL for the units dropped will be the difference between the new tuition charges for continued enrollment and the original tuition charges, multiplied by the percentage taken from

the Earned Tuition Schedule (see Section F.4.5.1). This schedule is based on a 16-week payment period (trimester). Students who drop units without completely withdrawing from all classes through the add/drop dates of the trimester will not have their tuition reassessed for dropping units (see **Registrar Information**, Section E.III).

4.2 Tuition Reassessment Policy - Complete Withdrawal - Tuition will be reassessed based upon the student's last date of attendance per Earned Tuition Schedule (See Section F.4.5.1). For students who also receive federal student loans, the reassessment will include the Return of Title IV Funds calculation (see Section 4.3).

If a student owes a balance after the withdrawal calculation is completed, the student will have the option of requesting an Institutional loan to pay their remaining balance or paying in full from their own resources. When a former student does not pay the balance due or fails to fulfill a commitment to a payment plan, or CWSL is unsuccessful in contacting the former student, the account is referred to a collection agency. Non-payment and late payments may be reported to a credit reporting agency.

CWSL complies with state and federal Truth in Lending Act (TILA) regulations and California Student Loan Servicing Act. See Sections F.3.2 and F.12.0.

4.3 Return of Title IV Funds – Return of Title IV Funds is a federally mandated policy applicable only to students who receive federal financial aid and who completely withdraw, drop out, are dismissed, or take a Leave of Absence prior to completing 60% of a trimester. The 60% is determined by dividing the number of days attended in the trimester by the total number of days in the trimester. (The tuition of students who reduce units and remain enrolled is subject only to the Tuition Reassessment Policy. See Section F.4.6).

The Return of Title IV Funds calculation will be used to determine how much aid, if any, must be returned to Title IV loan programs. The policy does not apply to the Federal Work-Study Program. Scholarship and Yellow Ribbon recipients should pay particular attention to the Tuition Reassessment example in section 4.6 which illustrates that a student may owe money to the school after a return of funds has been made to the lender. The Title IV funds subject to the policy are the Federal Direct Unsubsidized Loan, and the Federal Direct PLUS Loan.

The Return of Title IV Funds calculation identifies two types of federal aid, earned and unearned. Earned aid may be retained by the school and in some cases the student, whereas unearned aid must be returned to the lender. The earned aid is based on the number of days completed in the term. The number of days the student completed will be divided by the number of days in the trimester. A student who remains enrolled beyond the 60% point earns all disbursed (received by the school) and disbursable aid. Disbursable aid includes any aid that meets the conditions of a late disbursement.

Unearned aid is any disbursed aid that exceeds the amount of Title IV aid the student earned. This amount must be returned to the lender, a responsibility shared by CWSL and the student. CWSL is responsible for returning the lesser of the percentage of aid received that is unearned or the percentage of tuition and fee charges that are

unearned. CWSL charges used in the Return of Title IV Funds calculation include tuition and fees that had been assessed to the student's account before the student's withdrawal. CWSL must return its share of unearned funds no later than 45 days after it determines that the student withdrew.

Unearned funds returned to lenders by CWSL will be distributed in the following order: Federal Direct Unsubsidized Loan, and the Federal Direct PLUS Loan. The student is responsible for the difference between the total unearned amount and the refund required of CWSL. In some cases, the student may owe money to CWSL for the difference between funds returned to the lender and any credit balance on the student's account. Students must repay the balance of their loan funds according to the terms and conditions stated in their promissory note(s).

Occasionally, earned aid exceeds disbursed aid. In such cases, CWSL will contact the student prior to making a post-withdrawal disbursement of loan funds and explain to the student his or her obligation to repay the funds if the funds are disbursed. If the student chooses to accept a post-withdrawal disbursement, CWSL will first credit post-withdrawal disbursement funds toward unpaid tuition and fees and will then offer the student any part of the post-withdrawal disbursement not credited to school charges.

After the Return of Title IV Funds policy is applied, all student aid is subject to the Tuition Reassessment Policy. The Tuition Reassessment Policy is calculated based on weeks of attendance while the federal Return of Title IV Funds Policy is based on days attended. It is possible to have attended 60% of a term, based on the Tuition Reassessment Policy, but still owe a refund to lender based on the Return of Title IV Policy.

Return of Title IV Funds Example

A student who was enrolled in twelve units was awarded a \$10,142 (net) Direct Unsubsidized Loan, a

\$4,009 (net) Direct PLUS Loan, and a scholarship of \$29,100. The net total of the loans was \$14,151. Using the scholarship and student loans, the student paid \$29,175 in tuition and fees before withdrawing 24 calendar days into the 111-day term. Twenty-four calendar days completed in the trimester was 21.6% of the term and less than 60% of the payment period. Therefore, a Return of Title IV Funds calculation was required.

RETURN OF TITLE IV FUNDS CALCULATION	
Step 1:	Types and Amounts of Federal Student Aid (net amounts received from the lender): \$14,151 ((\$10,142 Unsubsidized Loan and \$4,009 Direct PLUS Loan)
Step 2:	Percentage of Title IV Aid Earned: 21.6% (24 days attended divided by 111 days in the trimester)
Step 3:	Amount of Aid Earned by the Student: \$3,056.62 (21.6% of \$14,151 Title IV Aid received)
Step 4:	Total of Title IV Aid to be returned to Lender: \$11,094.38 ((\$14,151 received minus \$3,056.62 earned)
Step 5:	Percentage of Unearned Title IV Aid: 78.4% (100% of aid - 21.6% earned aid) Multiply the tuition/fee charges, \$29,175 by 78.4% = \$22,873.20. CWSL is responsible for returning the lesser of this amount and the amount from Step 4: \$11,094.38.)
Step 6:	Return of Funds by the School: \$11,094.38. (CWSL will return \$11,094.38 rounded up to the nearest whole dollar: \$11,094 to the lender)
Step 7:	Initial Unearned Amount Due from the Student: \$0 (The student is responsible for the difference between the lesser amount from Steps 4 and 5 and the amount returned by CWSL from Step 6, if any)
Step 8:	Repayment of Student's Loans: Subtract the amount returned by CWSL from the unearned amount due in Step 7 to determine the amount the student is responsible for returning to the lender. In this example \$0.

See section 4.6: The federal refund calculation is used in conjunction with our tuition reassessment calculation to determine the amount of tuition refund CWSL owes to the student or the amount that student owes to CWSL after the return of funds to the lender.

4.4 Disbursement of Credit (Excess Funds) Balance on Account – Upon completion of the Tuition reassessment, a credit balance may exist on the student's account. The credit balance will be refunded to the lender in the following order. Full refunds for each loan type will be made first then any remaining credit balance will be released to the student.

- a) Private/Other Loan
- b) Federal Direct PLUS Loan
- c) Federal Direct Unsubsidized Loan

4.5 Withdrawal Schedules – The following schedules are used in the withdrawal process for the applicable situation. Note: The federal Return of Title IV Calculation uses a daily percentage for student loan recipients.

4.5.1 Earned Tuition Schedule Sample

<u>Week #</u>	<u>Percentage of Tuition Retained by CWSL for classes attended</u>	
	I.L.S. (1L's only)	15%
	Week 1	15%
	Week 2	15%
	Week 3	15%
	Week 4	20%
	Week 5	30%
	Week 6	35%
	Week 7	40%
	Week 8	45%
	Week 9	50%
	Week 10	100 %
	Weeks 11-16	100%

4.5.2 Withdrawal for Grades – If a student receives a letter from the Vice Dean's office permitting a withdrawal for academic reasons and if the withdrawal form is submitted within 10 business days of the release of grades, a reversal of 100% of tuition and student activity fee paid towards the current trimester will be given. (Note that there will be no refund given for the trimester in which the grades resulting in withdrawal were earned.) After the 10-business day period, the regular Earned Tuition Schedule will prevail (See Section F.4.5.1). The withdrawal process will begin once a completed withdrawal form, including all required signatures, is submitted to the Registrar.

4.5.3 Dismissals – Academic: For students dismissed from CWSL for academic reasons 100% of tuition and fees charged for the current trimester will be reversed. No refund will be given for the trimester(s) in which the student earned the grades resulting in the dismissal.

Dismissals – Non-Academic: Students dismissed for non-academic reasons will have their tuition reassessed based on their attendance and it will be calculated using the regular Earned Tuition Schedule (See Section F.4.5.1).

4.5.4 Medical Leave of Absence - A medical leave of absence must be approved by the Vice Dean for Academic and Student Affairs.

If a medical leave is approved, the tuition reassessment policy will be applied (see Sections F.4.1 and 4.2) for the applicable trimester. The student will then receive a "medical credit" available to apply in a subsequent trimester for the tuition that would have been lost (i.e., the tuition earned by CWSL). The credit will be applied in the first trimester in which student returns to school. The credit amount will be applied first to any outstanding balances remaining from prior trimesters, including any balance due as a result of the Return of Title IV Funds calculation performed when a student loan borrower takes a Leave of Absence; any amount remaining will be applied to the current trimester.

Students with scholarships who return after a Medical Leave will have their medical credit applied to their account after the scholarship is applied to tuition for the current term.

Medical Credits must be used within one calendar year from the date of issuance or will be forfeited. A request for an extension of the time limit must be submitted to the Vice Dean for Academic and Student Affairs for evaluation. Medical Credit are not redeemable for a cash refund.

4.6 Tuition Reassessment Example

A student enrolled in twelve units withdraws on day 24 of the trimester (during the 4th week of the trimester) for personal reasons. The full term is 111 days in length. The student was charged \$29,100 (tuition) plus a \$75 non-refundable Student Activity fee. The student received a scholarship of \$29,100 and federal loans of \$14,151 (\$10,142 Direct Unsubsidized and \$4,009 Direct PLUS Loan). The school processed the funds and remitted an excess funds of \$13,103 to the student. The Reassessed Tuition calculation is as follows:

<i>Student Account Detail:</i>	
Tuition Assessed	\$ 29,100
Student Activity Fee	\$ 75
Scholarship	\$ (29,100)
Direct Unsubsidized Loan	\$ (10,142)
Direct PLUS Loan	\$ (4,009)
Excess Funds Remitted to Student	\$ <u>14,076</u>
Balance before Withdrawal	\$ 0
Reverse Original Tuition	\$ (29,100)
Reverse Original Scholarship	\$ 19,100
Reassessed Tuition	\$ 5,820
Reassessed Scholarship	\$ (5,820)
Credit Balance	\$ (0)
Return of Title IV Funds (See example sec 3.3)	\$ 11,094
Amount due to CWSL from Student	\$ 11,094

For the purpose of this example, there was no credit on the student's account, but CWSL was required to return \$11,094 to the lender. Therefore, the student owes the school \$11,094.

5.0 FINANCIAL AID LOAN FUNDS

Loan funds awarded and certified by the Financial Aid Office are applied to students' accounts no sooner than ten calendar days prior to the start of classes. Students will be emailed a

Payment Receipt for any funds posted to their CWSL account. If the student has received funds that exceed the tuition and fees, an excess funds check may be issued to the student (see Section F.7.0) or returned to the lender (refer to Section G for Financial Aid Policies and Procedures).

5.1 Federal Direct Loans – Direct Loan funds are processed by the Financial Aid Office and posted by the Business Office to the student accounts within the first month of classes.

5.2 Electronic Funds Transfer (EFT) - Funds transmitted to CWSL electronically will be credited to the student's account within 3 days of receipt of such funds in the CWSL bank account. This is contingent upon review and approval by the Financial Aid Office.

5.3 Loan and Scholarship Checks –The Financial Aid Office forwards approved checks to the Business Office for processing. Students will be emailed a notification and must come to the Business Office to negotiate these checks within 7 days of the Business Office receiving them. Checks not negotiated within the 7 days will render a tuition deferment null and void and will result in the student's account being in a **Past Due Status** (see Section F.3.0). Checks that are co-payable to the student and to CWSL must be signed by the student and processed through the student's account.

6.0 EMERGENCY LOANS

Emergency loans will only be issued to students who are enrolled in the current trimester and are:

- a) waiting for disbursement of approved financial aid loan funds for the current trimester, or
- b) anticipating Federal Work-Study (FWS) funds which have already been earned.

In unanticipated emergency situations an “emergency” loan may be available to a student. Applications for emergency loans may be obtained in the Financial Aid Office. Approval of the request is subject to the availability of funds and is at the discretion of Director of Financial Aid or the Chief Financial Officer. The funds are disbursed in the form of a check within 48 hours of approval of the Emergency Loan Application.

Emergency loans will be issued for a maximum of two thousand (\$2,000.00) dollars and are repayable from federal or private student loan(s), or FWS funds. Emergency loan repayment is due within 30 days of the issue date.

7.0 EXCESS FUNDS (OR LIVING EXPENSE) FUNDS

When a student's CWSL student account has a credit balance (where payments, loans, and scholarships exceed charges), excess funds are determined, and a payment is due to the student. All students' accounts are evaluated weekly for a credit balance. Those accounts with a verified credit balance may have their funds available for distribution. The Business Office will email students who are due an excess funds regarding the availability of the excess funds to their CWSL email account.

There may be a delay in issuing excess funds if students are late in submitting their required documents to the Financial Aid Office by the financial aid deadline (see **Financial Aid Policies and Procedures**, Section G).

7.1 ACH Direct Deposit procedure

A student who wishes to elect ACH Direct Deposit, will need to complete the ACH Direct [Deposit Form, and submit](#) the required supporting bank documentation, so that their excess funds are directly deposited into their personal banking account. Supporting bank documentation could be a voided check or a letter from the bank confirming of your account and routing information. Upload the form and bank document to the secure repository: <https://securenet.cwsl.edu/SAFileUpload/>.

The form only needs to be submitted once during a student's enrollment at the college. The forms should be submitted at least 3 weeks prior to the start of the trimester. However, if the student changes their bank account, a new completed form with the required void check or bank letter will need to be submitted. ACH Direct Deposit requests rejected by a banking institution will be issued as paper checks.

7.2 Overpayments from Student Loan Funds Received:

The disbursements of overpayments are governed by federal regulation. Overpayments will be issued when all the below have occurred:

- a) Funds have been received by the school from the student's lender. (Some loan checks may require a student to endorse the check. See Section F.5.3 for more information.)
- b) The student's continuing eligibility has been confirmed by the Financial Aid Office.
- c) The student has registered for classes.

Please plan your finances accordingly.

7.3 Non-negotiated checks

Federal and state regulations govern unclaimed checks.

7.3.1 Checks issued for federal loans – These checks that are not negotiated within 180 days will be voided and the funds will be returned to the student's lender. In some cases, this return will be made as a payment to a student loan.

When checks are issued for funds other than federal loans, such as excess funds by the student or commercial loans received, state regulations require CWSL to make every effort to locate the student/ former student. If after 3 years, all attempts to contact the student/former student fail, then funds for the non-negotiated check are submitted to the State of California as unclaimed property through an escheatment process. Once funds are escheated, the unclaimed property may only be claimed through the State of California and CWSL will be unable to reissue a check.

7.4 Requests for Reimbursements and Vendor Payments:

Payment requests for ACH and checks for reimbursement of expenses and/or vendor payments must be submitted to the Business Office **with all of the appropriate approvals and supporting documentation** (payment requests form, original receipts, etc.). Requests that are received by the Business Office noon on Mondays, will be processed and mailed on Friday.

7.5 Student Payroll (Processed in Human Resources):

Under IRS regulations, wages are any payments to students for other than academic or merit scholarships, overpayments on accounts, or cost reimbursements. Payments that fall under this category include, but are not limited to, Honors Instructors, Teaching Fellows, Scribes, and Part-time Work Opportunity Positions.

Accordingly, the school will process these payments through our payroll system and will withhold the required taxes. Appropriate forms must be filled out and submitted to the Human Resources department before the student begins work.

Students must take breaks and meal periods as required by California law. Students are not permitted to work any overtime (on a daily or weekly basis) unless pre-authorized by their supervisor.

Students must use the web timecard in our online payroll Time and Attendance system. Students must approve their timecards at the end of each pay period.

Students who repeatedly fail to use our online payroll web timesheet to record their work hours, repeatedly miss meal breaks, or work overtime without pre-approval may be reported to the Vice Dean of Academic Affairs as a potential Honor Code Violation.

APPROVED TIMECARDS MUST BE RECEIVED BY HUMAN RESOURCES BY THE PUBLISHED TIMECARD DUE DATE. Payroll checks are processed semi-monthly and will be available either by direct deposit or in the Business Office on the 10th (for the period of the 16th to the end of the previous month) and on the 26th (for the period of the 1st to the 15th) of each month.

8.0 FEDERAL WORK-STUDY (FWS)

Federal work-study payroll terms and issuance of paychecks are the same as noted in Section F.7.5.

Students are asked for their full cooperation in complying with the rules of the Federal Work-Study Program or their Federal Work-Study Aid may be terminated.

STUDENTS MAY ONLY BE PAID FROM FEDERAL WORK-STUDY FUNDS UP TO THE MAXIMUM

AMOUNT OF THEIR AWARDS. It is the responsibility of the student to keep track of their cumulative number of hours and not exceed the total FWS award allocated. Students must also note the approved period of the award on the Work Authorization and not work outside of those dates. Should the student anticipate the need for additional hours, the student must contact the Financial Aid Office to determine if an increase to the student's FWS award is possible. **ADDITIONAL AWARDS MUST BE REQUESTED AND APPROVED IN ADVANCE OF WORKING THE HOURS. STUDENTS VIOLATING THESE RULES WILL RISK LOSING THEIR FEDERAL WORK STUDY AWARDS.**

9.0 STUDENT FINANCIAL RESPONSIBILITY AGREEMENT

All students are responsible for the tuition, fees, and associated costs associated with their registration in any programs and services at CWSL. Therefore, all students are required to sign the Student Financial Responsibility Agreement (SFRA) before they start their program or session with CWSL to ensure they are fully aware of their financial responsibility. Aspects of the agreement with the related student's financial responsibility address registration, drops or withdrawals, financial aid, various other fund sources, communication, contact information, delinquent accounts and collection, payments, billing, federal required reporting via the 1098-T.

10.0 STUDENT I.D. CARDS

Student I.D. cards are issued by the school to each newly enrolled student. Validated I.D. cards are required to check out books in the library and may be requested by other CWSL departments.

11.0 AUTHORIZATION TO RELEASE STUDENT ACCOUNT INFORMATION

A student's account will not be discussed with any party, including a parent or spouse, without the written permission of the student. A Release of Student Account Information form is available at the Business Office and on the CWSL Business Office webpage. This form is separate from any other release students may complete for another office on the CWSL campus. Identification will be required to discuss the student's account or to release checks to the person authorized by the student.

12.0 COLLECTIONS

If after withdrawing or graduating from CWSL, a student or former student (hereinafter "student") has a balance due to CWSL ("debt"), the student will be contacted via U.S. Mail and/or email. If the student does not respond, the debt may be referred to a collection agency and the student will be responsible for all interest and collection fees associated with the debt. The debt may be reported to a credit bureau.

CWSL, its affiliates, agents, or service providers, may contact students using written, electronic, or verbal means as the law allows, including but not limited to contact by manual calling methods, prerecorded or artificial voice messages, emails, and/or automated dialing systems. CWSL, its affiliates, agents, or service providers, may contact students at any telephone number associated with the student's account currently or in the future, including cellular telephone numbers regardless of whether

G. FINANCIAL AID POLICIES & PROCEDURES

1.0 INTRODUCTION

The California Western School of Law Financial Aid Office staff is dedicated to helping students through the financial aid application process and guiding students in making intelligent decisions about paying for law school. With these goals in mind, the Financial Aid Office offers an uncomplicated electronic application process as well as comprehensive individual and group student loan and debt counseling. The financial assistance programs administered by the Financial Aid Office at California Western School of Law include federal loans, private loans, and Federal Work-Study. Information about California Western's scholarship programs is available on the California Western School of Law web pages at www.cwsl.edu, or by request from the Admissions Office.

Student aid programs are subject to federal and state statutes and regulations that continually change. While we make every attempt to keep you informed of new laws and regulations as they come about, you will benefit greatly from asking questions of the Financial Aid Office staff, keeping up with your law school email, and checking for notices posted on the Financial Aid Office web pages.

2.0 VETERANS EDUCATION BENEFITS

California Western School of Law is approved for the training of veterans and other eligible persons seeking a Juris Doctorate under the provisions of Title 38, United States Code. Veterans, survivors, and dependents should contact the Veterans Administration at 1-888-442-4551 for information about the types and amounts of education benefits available, how to apply for benefits, and answers to frequently asked questions. Next, contact Kelly Fernando, Associate Director of Financial Aid and School Certifying Official, at (619) 525-7060 or by email at kef@cwsl.edu to get the certification process started.

3.0 OVERVIEW OF THE FINANCIAL AID APPLICATION PROCESS

3.1 BEGINNING THE PROCESS

To begin your application for federal student loans and/or Federal Work Study (FWS) at California Western School of Law you must:

- **Submit a FAFSA (see section G.4.0). The priority deadline is March 2. Students in the spring entering class have a priority deadline of September 30.**

The Financial Aid Office will then review your situation and request additional information if necessary. Once your aid eligibility is determined, your aid package will be assembled and the results will be made available to you via Net Partner, California Western's student financial aid portal.

3.2 COMPLETING THE PROCESS

Once your aid package has been assembled, you must:

- Review your financial aid package on Net Partner and approve, reduce, or decline each award. Once you have approved your awards (if you have made your seat deposit or are a current student) your eligibility information will be sent to the Direct Loan Servicer.

- E-sign your promissory note(s) online at studentaid.gov or sign and mail paper promissory note(s) to the Direct Loan Servicer. If you must have an endorser for your Federal PLUS Loan, have your endorser complete the online process.
- Complete online graduate student entrance counseling and any additional required documents requested by the Financial Aid Office. Missing documents are listed on the Documents tab of Net Partner.

If your FAFSA is selected for verification, you will also need to complete the verification process (section G.6.0).

4.0 FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

File a Free Application for Federal Student Aid (FAFSA) on the Web at studentaid.gov. You may e-sign your FAFSA using your Federal Student Aid ID (FSA ID). If you do not have a FSA ID, you may request one at fsaid.ed.gov.

The FAFSA school code for California Western School of Law is **G13103**. Once your FAFSA is processed, the federal processor will mail or email your Student Aid Report (SAR) to you, which will reflect the information you reported on your FAFSA. Read the letter portion of the SAR and review the reported information for accuracy. The processor will also send this information to all the schools you indicated on your FAFSA. Review your SAR to confirm that you listed California Western School of Law in the school section.

5.0 ACCEPTING YOUR AID USING NET PARTNER

We will use the data from your FAFSA to determine your eligibility for aid, and we will award you the maximum amount allowed under your Cost of Attendance. You will then be sent an email notification that you can review your awards on Net Partner, at which time you would accept, reduce, or decline each award, enabling us to proceed with Loan Certification (G.7.0). You should also review the other screens located within the MENU for additional information.

6.0 VERIFICATION

Some FAFSAs are selected for a process known as verification, in which the financial aid office must verify some of the information you provided on your FAFSA for accuracy. Verification selections are made at random or when information is incomplete or seems unclear; either the federal processor or the Financial Aid Office may select your application for verification. If your application is selected for verification, there will be a comment to that effect in the Messages tab as well as missing documents in the Your Documents tab of Net Partner. Additionally, if the federal processor selects your application for verification, there will be a comment to that effect in the letter portion of your Student Aid Report (SAR).

If selected, you must submit a completed Verification Worksheet and, if applicable, a copy of an official IRS Tax Transcript to the Financial Aid Office. Since the data we are required to verify will not always be the same, we will supply you with a Verification Worksheet that is custom to your situation. Any award offered on Net Partner is subject to change after the verification process is complete.

1.0 LOAN PROCESSING

1.1

7.1 LOAN CERTIFICATION

We will electronically certify your eligibility for loans to the Federal Direct Loan servicer, verifying your enrollment and need for loans, once your financial aid file is complete, you have accepted some or all of your loans, and you have met the admission deposit requirements.

7.2 PROMISSORY NOTES

After receiving our certification, the Direct Loan Servicer will process your loan application (and in the case of PLUS Loan, perform a credit check). For Direct Unsubsidized and PLUS Loans, you must complete an electronic Master Promissory Note (MPN) at the Direct Loan website studentaid.gov. Once you have signed a Direct Subsidized/Unsubsidized or PLUS MPN, you will not need to sign another for ten years, unless you need an endorser for your PLUS loan, in which case a promissory note will be required for each loan application.

7.3 LOAN DISBURSEMENT

Once your loan is approved, a disclosure statement will be sent to you. The loan type and amount, the terms of your loan, and when your loan funds will be made available to the school will be indicated in the disclosure statement. Be sure to keep these statements for your records.

When the disbursement date arrives, the school will begin the process of drawing down your funds into your student account. At that time, the Financial Aid Office will verify your continued eligibility for the funds including your enrollment status and the completeness of your financial aid file. If all is well, your loan funds will be applied to your tuition account.

Excess funds from loan disbursements are usually available to students 1-2 business days prior to the start of classes, assuming you submitted your FAFSA by the application deadline and accepted your aid promptly. However, it is important that you arrange to cover your expenses in the event of a delay in the release of your excess funds.

As required by federal regulations, federal student loans must generally be made in two disbursements. Students will receive half of their total loan funds in their first trimester and the other half in their second trimester. Loan fees will be deducted from Direct Loans by the Direct Loan Program prior to disbursement. Please keep in mind that your funds are awarded based on your loan period, so your funds from each trimester need to last until the beginning of the next trimester.

8.0 STUDENT ELIGIBILITY

For detailed information about federal student aid eligibility, please refer to studentaid.gov/eligibility.

8.1 CRITERIA

To receive aid from federal student aid programs, you must meet certain criteria:

- For need-based programs such as Federal Work-Study, you must demonstrate financial need.
- You must be a U.S. citizen or eligible non-citizen.
- You must have a valid Social Security number (SSN) unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.

- You must be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. At this time, all JD and master's degree programs at CWSL are eligible programs.
- For all federal loan programs and many private loans, you must be enrolled at least half-time in courses which count towards your degree objective.
- You must meet satisfactory academic progress standards set by the school you are attending (see Section 10.0, Satisfactory Academic Progress).
- You must sign the certification statement on the Free Application for Federal Student Aid (FAFSA) stating that you are not in default on a federal student loan and do not owe money on a federal student grant and that you will use federal student aid only for educational purposes.
- You must be able to show that you are qualified to obtain a college education by having a high school diploma or a recognized equivalent such as a General Education Development (GED) certificate, or completing a high school education in a homeschool setting approved under state law (or, if state law does not require a homeschooled student to obtain a completion credential, completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law).

9.0 APPLICATION DEADLINE AND PRIORITY PROCESSING

It is important that you meet the application deadline for financial aid if you wish to receive priority consideration for Federal Work Study (FWS) funds. See the Financial Aid web pages for application deadlines. Meeting the deadline ensures that your application will be considered for FWS funds and helps ensure the timely receipt of your loan proceeds. You may apply for Federal Unsubsidized and Federal PLUS Loans even if you miss the application deadline, but you may not apply for any federal aid for an award period that has ended.

If you are an entering student, or a continuing student applying for financial aid for the first time through California Western, you must complete Graduate Student Entrance Counseling online at studentaid.gov before we can disburse federal aid to you. Entering students may apply for financial aid after acceptance for admission; loan applications will be certified once the admission deposit requirements have been satisfied.

10.0 SATISFACTORY ACADEMIC PROGRESS

A student receiving federal student aid must maintain Satisfactory Academic Progress (SAP). At California Western School of Law, Satisfactory Academic Progress is defined as:

- Meeting all standards set out in the Statement of Academic Policies,
- Completing at least two-thirds of units attempted, and
- Being mathematically able to complete the requirements of the degree program within the allowed maximum time frame, but not having completed the required number of units to complete the degree.

For multi-year programs, each student's progress will be evaluated after every Summer trimester. For programs lasting one year or less, progress will be evaluated at the end of every term.

10.1 QUALITATIVE AND QUANTITATIVE STANDARDS

Aid recipients must meet the qualitative and quantitative standards set forth in the California Western School of Law Statement of Academic Policies, notably section VII. These standards

include, but are not limited to, a grade point requirement as well as a maximum time allowed to complete the requirements of the degree.

At the time of evaluation, the student's number of units completed will be divided by the number of units attempted. The resulting number must equal or exceed two-thirds in order for the student to maintain SAP. Units which receive the following grades will be considered both completed and attempted: A+ through D-, Low Pass, Pass, High Pass, Honors, CR. Units which receive the following grades will not be considered completed, only attempted: F, I, IP, R, W, Fail, NC.

Also at the time of evaluation, the student's remaining number of credits required to complete his or her degree objective will be divided by the number of trimesters remaining before the end of the maximum time allowed to complete that degree objective. If the result is equal to or greater than 14 units per trimester for a JD student, LL.M. student, or MCL student, the student will be considered not to be maintaining SAP.

Example: If a student has 45 units remaining to complete his JD degree, and only three more trimesters will take place before the fifth anniversary of his first date of matriculation (as per section 1.01 of the Statement of Academic Policies), he will need to complete 15 units per trimester to complete his degree. He would therefore not be considered to be maintaining Satisfactory Academic Progress for Financial Aid Office purposes.

A student that has completed the number of units necessary to complete his or her degree, but who has not met the qualitative requirements of the degree, is not maintaining Satisfactory Academic Progress.

10.2 MAXIMUM TIMEFRAME

The maximum time allowed for each program at California Western School of Law is listed below. In each case, the time is measured from the date of matriculation.

JD (incl. JD portion of JD/MBA and JD/MSW) 5 calendar years

10.3 COURSE REPETITIONS

[see also Academic Policies §2.03] Repeated coursework shall not count as additional units towards SAP. The averaged grade shall be used in Financial Aid SAP calculations.

10.4 NONCREDIT REMEDIAL COURSES

[see also Academic Policies §2.01(C)] Students taking the intervention course for the first or second time may receive financial aid if otherwise eligible. Students taking the intervention course for the third time are considered not to be maintaining SAP and will not be allowed to receive federal student aid. The intervention course shall not count toward GPA or total units for SAP purposes.

10.5 FAILURE TO MAINTAIN SAP

A student who fails to maintain satisfactory academic progress will not be allowed to receive federal student aid, beginning with the next term that begins after the SAP evaluation is performed. Students who are on academic probation are allowed to receive federal student aid during the probationary term. Warning notices do not affect a student's ability to receive federal student aid. Students who return to a satisfactory progress status will regain eligibility for federal student aid at the time that grades are entered for the credits that would bring them back into that status.

10.6 APPEAL

Students may appeal their denial of federal aid under the SAP policy to the Director of Financial Aid, who will evaluate such appeals on a case-by-case basis. All appeals must include a statement regarding the cause of the failure to maintain SAP, and information which shows that the circumstances have changed in such a way as to allow the student to re-establish SAP by the end of the next trimester or by the end of a specified time frame. Appeals must also set forth an academic plan which shows, term by term, how the student will progress towards SAP by overcoming the specific deficiencies which resulted in the failure to maintain SAP.

If a student's appeal is approved, they will be considered to be on Financial Aid Probation. A student on Financial Aid Probation is allowed to receive federal student aid. If the student on Financial Aid Probation fails to meet the requirements of an approved Academic Plan, the student will lose federal aid eligibility until they either regain SAP, or else submit a new appeal with a new academic plan and receive approval of that plan.

If a student regains SAP after a term of ineligibility, they may not request aid for a term that has ended. They may request aid for the current term, if that is possible.

Other sections of the Statement of Academic Policies which are particularly relevant to the maintenance of satisfactory progress include: 2.02, Courses Taken at Other Law Schools; 2.03, Retaking of Courses; 3.05, Adding and Dropping Courses after Enrollment; 6.03, Pass or Fail Courses; 6.04, Incompletes; and 2.01(C), regarding intervention courses.

11.0 TUITION DEFERMENT PROCEDURE

11.1 PROCEDURE

Students who receive student loans may defer payment of tuition and fees by filing a Tuition Deferment/Promissory Note with the Business Office. Your Tuition Deferment will be approved after your financial aid file is complete and your requested student loans have been approved by the lender. The deferment will apply to the amount of tuition and fees covered by the net amount of your approved student loans. With a valid deferment in place, you will not have to pay your tuition by the tuition deadline, but instead may have your tuition and fees deducted from your student loans at the time of disbursement.

11.2 CONSEQUENCES OF LOAN DENIAL

Note: If you defer tuition based in full or in part on a student loan and your loan is denied, the portion of tuition deferred based on the loan becomes due and payable immediately. Applicants with derogatory credit should be prepared to secure another method of financing or immediately seek an endorser who can cosign the loan. No institutional funding is available through California Western to replace loan funds if your loan is denied. See the Business Office Policies and Procedures.

12.0 COST OF ATTENDANCE & FINANCIAL NEED

12.1 COST OF ATTENDANCE (COA)

Your Cost of Attendance (also known as Student Budget) is determined by California Western and is made up of expenses related to the pursuit of a degree. The Cost of Attendance includes actual amounts of tuition and fees, along with allowances for books and supplies, room and board,

transportation, and personal expenses. Please see the Cost of Attendance section of the Financial Aid Office web pages for more details.

Your Cost of Attendance serves as a cap on student financial aid: a student's total of student loans (including both federal and private student loans), Federal Work-Study awards, and scholarships or grants may not exceed the Cost of Attendance. If your allowable educational costs are not adequately covered by the standard COA, you may under certain circumstances request an increase to your COA; see the website or contact the Financial Aid Office for more information. If, after receiving the maximum aid allowed under your COA, you receive additional aid (e.g., a new scholarship) or reduce your COA (by dropping classes, for example), we may have to return the overrewarded loan amounts to your lender, or similarly reduce other forms of student aid.

12.2 COURSES NOT COUNTED

Courses which do not count towards your degree will not be counted in your COA and will not count towards your half-time attendance requirement.

You may receive student aid for repeated courses only if CWSL has required you to repeat the coursework in order to meet graduation requirements and only during the first repeat. If a course must be repeated a second time, tuition for that course will not be counted in your COA and will also not count towards your half-time attendance requirement.

12.3 NEED-BASED AID

Eligibility for need-based aid is based in full or in part on financial need. Need-based aid includes Federal Work-Study and certain scholarships.

12.4 DEFINITION OF NEED

Financial need is determined using the following equation:

$$\text{Cost of Attendance} - \text{EFC} - \text{Resources} = \text{Financial need}$$

12.5 EXPECTED FAMILY CONTRIBUTION (EFC)

A formula established by federal law is applied to the information you report on your FAFSA to compute your Expected Family Contribution (EFC). Graduate students are considered independent, which means your EFC is based on your income and assets and your spouse's income and assets if you are married.

12.6 RESOURCES

Resources are scholarships, grants, and non-federal sources of need-based-aid that must be counted as part of your financial aid package. Resources include, but are not limited to, scholarships from California Western School of Law, scholarships from other sources, grants, and state rehabilitation assistance. You must inform the Financial Aid Office of any outside educational assistance that you receive, including outside scholarships.

13.0 FINANCIAL AID PROGRAMS

The financial aid programs administered by the Financial Aid Office at California Western School of Law include Federal Work-Study, two Federal Loan Programs (the Federal Direct Unsubsidized Loan and the Federal Direct PLUS Loan), and various private loan programs. These programs are described briefly here. For more in-depth information, see the "Types of Student Aid" section of the Department of Education website at studentaid.gov. Feel free to call our office if you have

any questions regarding the types of aid offered at California Western. You are required to submit a FAFSA to establish eligibility for federal aid, including Federal Work-Study, Unsubsidized Loans, and PLUS Loans.

California Western School of Law administers a campus-based student aid program: Federal Work-Study (FWS). Federal Work-Study is need-based aid. Your FAFSA must be on file by the application deadline in order to receive priority consideration for these funds.

13.1 FEDERAL WORK-STUDY (FWS) PROGRAM

Federal Work-Study provides eligible students an opportunity to earn money to help meet educational expenses. Federal Work-Study is awarded as an alternative to loans and other forms of aid, and is subject to the same Cost of Attendance cap that restricts student loans. First year students will only be offered FWS in cases of exceptional need and will be limited to five hours of work per week. Upper division students are limited to a maximum of twenty hours of work per week. Students attending fewer than twelve units may work up to 40 hours per week, irrespective of their year in school. Before beginning paid work under FWS, students must have a Federal Work-Study award in place, have an offer from an approved Federal Work-Study employer, and must have completed the onboarding process with the Payroll office including W-4 and I-9 forms as well as a completed work authorization form.

13.1.1 FWS AWARDS

If awarded, your FWS award is listed on the Awards by Term tab in Net Partner. You can see the trimesters your award covers and the total amount that you may earn during that time.

13.1.2 FWS EMPLOYERS

FWS job listings are available in the Student Affairs section of the Student Portal. These listings include both on-campus and off-campus positions. If you know of an employer who is not listed but who wishes to hire you under Federal Work-Study, please contact the Financial Aid Office; there are certain requirements that the employer (whether on- or off-campus) must meet in order to participate in our program.

Special note on off-campus employers: In order to employ FWS student workers, an off-campus employer must pay 25% of the FWS student's wages. The pay rate must be comparable to what a non-FWS employee would earn in that position. If an employer cannot afford to hire employees under this arrangement, there is a possibility that the job could be paid for by the CWSL Community Service Employment program (CSE): see the Community Service Employment section below for details.

13.1.3 COMMUNITY SERVICE EMPLOYMENT

In an effort to provide an opportunity for students to work for pay at local community service organizations who cannot afford to pay 25% of a student's wages as required by the Federal Work-Study program, California Western School of Law has created the Community Service Employment program. Under CSE, CWSL pays the required employer share of a student's Federal Work-Study wages at the off-campus organization. In order to be eligible for CSE, a student must have a Federal Work-Study award and be approved for CSE by the Financial Aid Office. An additional requirement of the CSE program is that the student must work, or have worked, 50 hours of volunteer work under the Pro Bono Honors program before beginning paid employment through CSE. For information on the Pro Bono Honors program, please contact the Career & Professional Development Office.

CSE funding is limited. If the number of CSE applicants exceeds the available funding, preference will be given to students who have completed their 50 hours of Pro Bono work and students with high need. Late FWS applicants will receive CSE awards only if funding is still available.

A list of CSE employers is available in the Financial Aid Office. Not all FWS employers are necessarily eligible to participate in CSE. If you wish to work for an off-campus employer who states that they cannot afford to pay the 25% share, and that employer does not appear on the CSE list, you must contact Financial Aid and make sure that the employer can participate in CSE before making any kind of commitment to that employer.

13.1.4 FWS ONBOARDING WITH HUMAN RESOURCES

The Financial Aid Office will provide you with a work authorization form that must be signed by you, Financial Aid Office staff, and your employer. If this is your first time working at California Western, you must also submit W-4 and I-9 forms to the Payroll Office and complete the onboarding process.

Only after your financial aid file and onboarding process are completed may you start work. You are required to maintain an accurate time record and to have your time record approved by your supervisor and submitted via the online payroll system by the appropriate deadline for the pay period.

13.2 FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS

The Direct Subsidized Loan is a federally subsidized, need-based loan which is only available to undergraduate students. The Unsubsidized Loan is a non-need-based loan which is available to both graduate and undergraduate students. The maximum amount that graduate students may borrow in Unsubsidized Loans is \$20,500.00 per academic year, with a lifetime cap of \$138,500.00, including any Subsidized and Unsubsidized Loans received as an undergraduate. The interest rate on Subsidized and Unsubsidized loans first disbursed from 7/1/2022 to 6/30/2023 is a fixed 6.54%. A loan fee of 1.057% will be deducted from each disbursement by the Direct Loan program. This fee will be redetermined effective 10/1/2023. Interest does not accrue on a Subsidized Loan as long as the borrower maintains at least half-time attendance at an eligible institution or during the six-month grace period after such enrollment ceases. The Unsubsidized Loan accrues interest during in-school, grace, and deferment periods, and that interest may be either capitalized or paid, at the student's option. If capitalized, the accrued interest will be added to the principal loan amount when the loan enters repayment.

13.3 FEDERAL DIRECT PLUS LOANS

Graduate and professional students may borrow PLUS loans on their own, without a parent borrower. These PLUS loans are sometimes referred to as Graduate PLUS loans. PLUS loans have higher rates than Federal Subsidized and Unsubsidized loans, but are generally superior to private loans in most cases.

The interest rate on new PLUS loans first disbursed from 7/1/2022 to 6/30/2023 is a fixed 7.54%. A loan fee of 4.228% will be deducted from each disbursement by the Direct Loan program. This fee will be redetermined effective 10/1/2023. Students may borrow PLUS loans up to the school's cost of attendance minus other aid. There is no lifetime limit.

PLUS loans require that the borrower not have an adverse credit history. To this end, a credit check will be performed as part of the PLUS loan approval process. Borrowers who do not pass the credit check may be able to borrow PLUS if they obtain a creditworthy endorser or successfully appeal the denial. The PLUS credit criteria are generally less stringent than those of private student loan programs.

PLUS loans have up to a ten-year repayment period and a minimum monthly payment of \$50.00. Repayment begins within 60 days, but payments can be deferred while a student is attending school at least half-time.

The Financial Aid Office recommends that you consider all of your potential resources and evaluate your costs before applying for PLUS loan funds and try to borrow as little as possible.

Please note: CWSL is not responsible for providing replacement funds should you be denied loans because of poor credit or any other eligibility issues. If you want to review your credit report, you may request free copies of your credit report (s) at www.annualcreditreport.com.

13.4 PRIVATE LOAN PROGRAMS

Private loans, also known as alternative loans or commercial loans, are generally more expensive than federal loans such as Unsubsidized Loans or PLUS Loans. Since the government does not insure or subsidize private loans, lenders frequently charge higher fees and/or charge a higher interest rate. The various deferment, repayment, and loan forgiveness plans available to federal student loans do not apply to private loans. In addition, private loan lenders require applicants to meet certain credit criteria and may require a cosigner. Most private loan programs allow you to borrow up to your Cost of Attendance minus other aid (scholarships, student loans, Federal Work-Study, state rehabilitation assistance, and so on). As with PLUS loans, private loans provide additional loan funds to students who are otherwise unable to meet education-related expenses; try to limit your borrowing as much as possible.

Private loans may not be used to circumvent the Cost of Attendance limit on total financial aid, as private loans are required to be counted as part of that total.

There are many different private loan programs available to law students. To qualify for a private loan, you must meet the lender's eligibility criteria including their credit standards, which usually include a minimum credit score. Most private loan lenders offer loan pre-qualification, by phone or on their websites, to determine if you will be approved for their loans.

Please note: CWSL is not responsible for providing replacement funds should you be denied loans because of poor credit or any other eligibility issues. If you want to review your credit report, you may request free copies of your credit report (s) at www.annualcreditreport.com

14.0 REFUNDS

All students who withdraw, drop units, are academically dismissed, or take a Leave of Absence after classes begin, will have their tuition reassessed according to the Business Office policies and procedures. In addition, federal student loan recipients are subject to the Return of Title IV Funds policy if they withdraw, take a Leave of Absence, or cease to attend. This federally mandated policy applies to the Unsubsidized Loan Program and the PLUS Loan Program. Please refer to the Business Office Policies and Procedures for a full description of the federal refund policy and examples of how it is applied.

15.0 FINANCIAL AID OFFICE HOURS

The Financial Aid Office is normally open to students Monday through Friday from 8:00 a.m. to 5:00 p.m. Please be aware that the office occasionally closes for training sessions or staff meetings. Planned closings will be announced in advance.