

Dear Student:

This is the IIT Downtown-Campus Financial Aid Guide for 2010-2011 academic year. It contains everything you will need to apply for financial aid. To ensure timely processing of your award, you are strongly encouraged to apply for financial aid as soon as possible.

In order to apply for financial aid, you will need to complete the 2010-2011 Free Application for Federal Student Aid (FAFSA) and submit it to the U.S. Department of Education (DOE). You may complete your FAFSA online at www.fafsa.ed.gov. Our federal school code is **E00773** and this is the number you should put on the FAFSA. It will be listed as Chicago-Kent College of Law. If you do not have access to the Internet and would like to complete your FAFSA by mail, please contact the U.S. Department of Education at 1-800-4FED-AID to request the form.

Once your FAFSA has been processed by the DOE, you will receive a Student Aid Report (SAR). If you have indicated Chicago-Kent College of Law (IIT Downtown Campus) as one of your schools of choice, it is not necessary to submit your SAR to us; it is sent directly to us electronically by the DOE. For detailed instructions regarding the financial aid process, please read this 2010-2011 Financial Aid Guide.

Starting this academic year 2010-2011, IIT is exclusively participating in the William D. Ford Federal Direct Loan Program. This is a change from the Federal Family Educational Loan Program (FFELP) use in past academic years, where students chose their lender from a preferred lender list. The U.S. Department of Education will serve as the lender for federal loans. For more information please see the FAQ's for Direct Lending and read this 2010-2011 Financial Aid Guide.

If you have any additional questions, or if we can be of any assistance, please do not hesitate to contact our office at (312) 906-5180 or email "finaid@kentlaw.edu" for law students or "finaid@stuart.iit.edu" for Stuart School students.

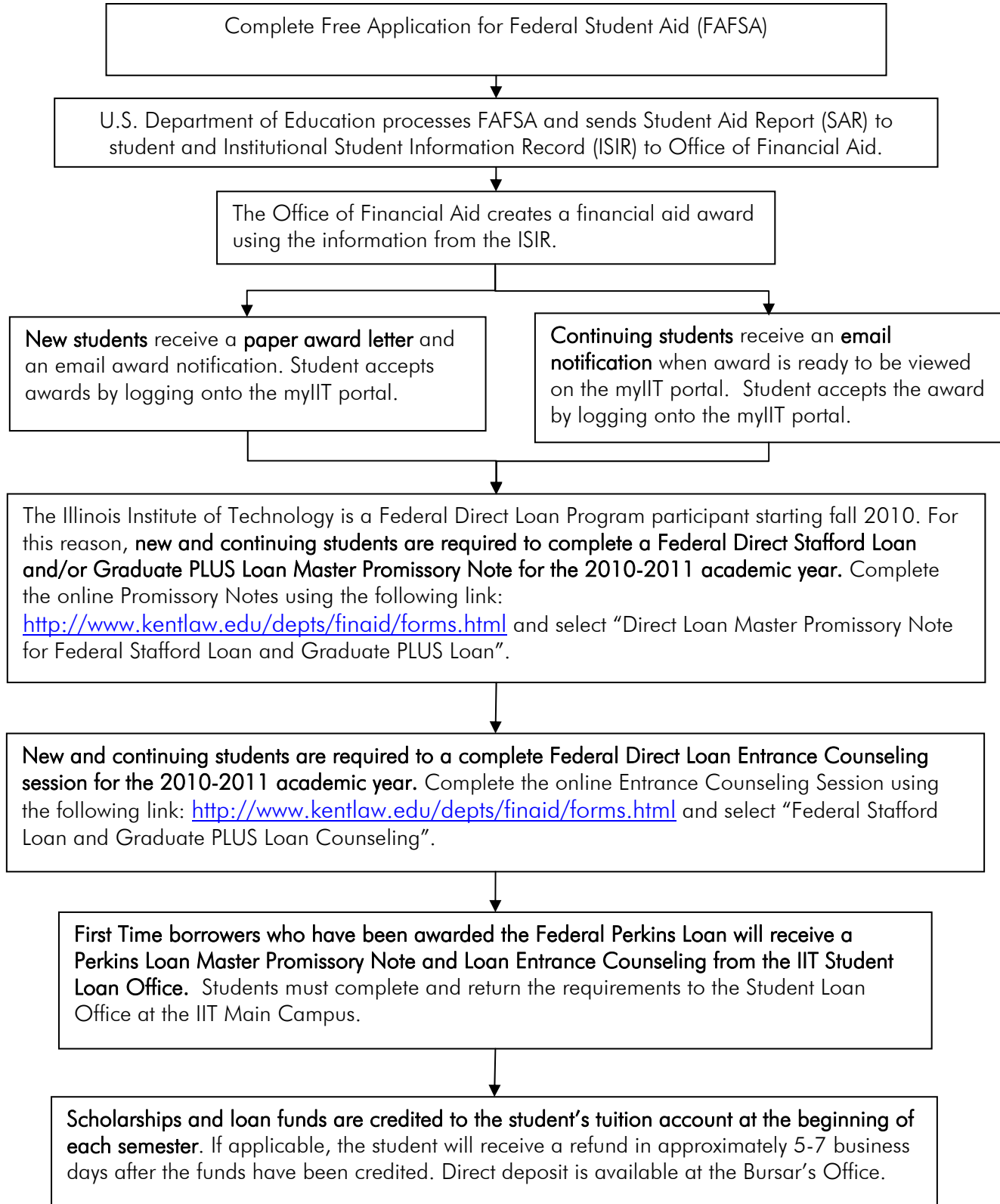
Sincerely,

Ada Chin
Director of Financial Aid

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The Financial Aid Application Process



Step 1: Completing the FAFSA

In order to receive federal financial aid for the 2010-2011 academic year, you must submit a Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education (DOE). We recommend that you submit the FAFSA online no later than March 15, 2010 in order to receive full consideration for financial aid. Some financial aid is awarded on a first-come, first-served basis. The FAFSA can be completed in one of two ways:

- Online at www.fafsa.ed.gov. You will need a DOE personal identification number (PIN) to sign your FAFSA electronically. If you do not have a PIN, please visit www.pin.ed.gov.
- Paper version (available from DOE).

Regardless of the method you choose, you must include our school code when completing your FAFSA. Our school code is E00773, which will appear online as Chicago-Kent College of Law.

Step 2: Reviewing Your SAR

When you submit the 2010-2011 FAFSA, DOE processes the information and creates a Student Aid Report (SAR). You will receive the SAR in one of two ways:

- If you completed your FAFSA online and provided your email address, DOE will send you an email when your SAR is ready to be viewed. Follow the link that they provide to view your SAR and make any changes, if necessary.
- If you filed a paper version of the FAFSA, or did not include an email address when filing online, DOE will send you a paper SAR. Review the SAR, make any necessary changes, and return it to DOE. If the information is accurate and no changes are necessary, you may keep the SAR for your records.

You do not need to submit a copy of your SAR to our office. Our office will receive the information electronically from DOE, if you included our school code (E00773) on your FAFSA.

Step 3: Your Financial Aid Award

If you included our school code on your FAFSA, DOE will send your SAR information to our office electronically. If you have been admitted into a degree-seeking program at the IIT Downtown Campus, the Office of Financial Aid will review the information you provided on the FAFSA, determine your eligibility, and create a financial aid award for you. When your financial aid award is complete and ready to be viewed, our office will notify you as follows:

- New students will receive an email notification indicating that their financial aid award is ready to be viewed online through the myIIT portal (see [Appendix A](#)). New students will also receive a paper financial aid award letter in the mail.
- Continuing students will receive an email notification indicating that their financial aid award is ready to be viewed online through the myIIT portal (see [Appendix A](#)).

Your financial aid award may contain one or more of the following types of financial aid:

- Scholarships
- Federal Loans (Stafford and/or Graduate PLUS Loan and/or Perkins)

- Outside resources (tuition remission, student acquired scholarships, etc.)

Please refer to [Appendix B](#) for more information about the types of financial aid that are available.

Step 4: Accepting Your Financial Aid Award

If you wish to receive loans, you must accept the loan amounts via the myIIT portal.

If you would like to accept, reduce or reject all or part of your financial aid, you may make changes in one of the following ways:

- New and continuing students may accept loan via the myIIT portal. To make changes after a loan has already been accepted students must contact our office via email at finaid@kentlaw.edu for law students or finaid@stuart.iit.edu for Stuart School students. For more information on making changes to your award using the myIIT portal, please see [Appendix A](#).

*Please note that you cannot make changes to your financial aid award through the myIIT portal after your loans have been processed. The myIIT portal will not give you the option to accept, increase, or reject loans that have already been processed. You must contact our office via email if you wish to make changes to these loans.

Step 5: Federal Direct Loan Master Promissory Notes

Federal Stafford and Federal Graduate PLUS Loans

New students and continuing students must complete a Federal Direct Loan Master Promissory Note (MPN) for the Stafford and Graduate PLUS Loan in order to receive the loans for the 2010-2011 academic year. This is a legal repayment agreement between the student and the U.S. Department of Education (DOE).

- The MPN may be completed online via the Office of Financial Aid's, Financial Aid Requirements page, <http://www.kentlaw.edu/depts/finaid/forms.html>. On the requirements page select the Direct Loans Master Promissory Note: Federal Stafford and Graduate PLUS Loans. This links will take you to the DOE online Direct Loan Electronic Master Promissory Note application. Using your FAFSA PIN number you must sign the MPN electronically on the DOE website. Only complete the MPN for the corresponding loans that you accepted on your myIIT portal financial aid award (Stafford and Graduate PLUS). **You must submit a signed MPN to the Department of Education in order to receive the Federal Loans funds.**

*Please be aware that the Federal Direct Graduate PLUS Loan requires credit approval before the funds can be disbursed to the school.

Step 6: Federal Direct Loan Entrance Counseling

New and continuing students are required to complete Federal Direct Loan Entrance Counseling session for the 2010-2011 academic year. Complete the online Federal Direct Loan Entrance Counseling at the following link: <http://www.kentlaw.edu/depts/finaid/forms.html> and select "Online Loan Interviews: Federal Stafford Loan and Graduate PLUS Entrance Counseling". This link will take you to the U.S. Department of Education (DOE) Online Counseling Page. Select Entrance Counseling and the loan type you are accepting. If you accepted just the Stafford Loan select the counseling just for the Stafford Loan. If you accepted the Stafford and Graduate PLUS Loan select the combination Stafford and PLUS Loans counseling.

Step 7: Perkins Loan Master Promissory Note & Entrance Counseling

Students who have been awarded and accepted the Federal Perkins Loan must complete a Perkins Loan Master Promissory Note (MPN) and Loan Entrance Counseling for the 2010-2011 academic year. The IIT Student Loan Office will contact students in August with more information about completing these one time requirements. Students with a serial MPN on file will not need to complete these requirements again. Any questions regarding the Perkins Loan Master Promissory Note or Entrance Counseling should be directed to the Student Loan Office at 312-567-5964.

Step 8: Miscellaneous Requirements

Some students may need to submit additional documentation to verify their eligibility for federal student aid and/or to verify the information provided on the FAFSA. You will be notified if you are required to submit additional documentation. Your financial aid will not be credited to your account until the required documentation is submitted and verification of your eligibility is complete.

Step 9: Private Loans (Only if requested by student)

New and continuing students must apply directly with the lender of their choice in order to receive private loans for the 2010-2011 academic year, even if they borrowed private loans in the previous academic year. Private loans are non-federal educational loans. These are typically offered by private lenders (educational financing institutions and banks) to assist with educational and living expenses not covered by other financial aid. Usually, you may borrow up to the cost of education minus all other financial aid you receive. They can help fill the gap when you have exhausted your federal loan eligibility or do not qualify.

We urge students to consider borrowing from federal loan programs before taking out a private loan. If you are not sure if you qualify for a federal loan please contact our office.

The decision to take out a private loan should be carefully reviewed. We encourage you to review your expenses and explore other sources of financial first. If you decide to borrow a private loan you will need to choose a lender and complete the application process online. The lender will run a credit check and collect the proper documents from you before the funds can be disbursed to your student account. Many students are required to apply with a credit-worthy-co-signer.

- The DTC Office of Financial Aid does not maintain a private loan lender list. You are free to select any lender you wish. To apply for a private loan you must select a lender and complete their application process. The IIT Downtown Campus Office of Financial Aid

recommends that students do as much research as possible before choosing a lender. General private loan information and application steps are provided at the following link <http://www.kentlaw.edu/depts/finaid/privateloaninformation.html>

- Once your private loan application is complete and your loan has been approved, your lender will contact our office to request certification. Our office will certify your loan eligibility, process the loan and the loan funds will disburse to the school.

In compliance with Title Z, three disclosure statements will be sent to the student before the loan can be disbursed. Also, a self-certification form will need to be completed by the student or the Office of Financial Aid.

1. **Application Disclosure-** You will receive this form as part of the online application process, before you fill out the application. If you apply by phone you will receive this disclosure within 3 days. This contains general information about ranges of rate, terms and fees.
2. **Approval Disclosure-** You will receive this form after final approval of the loan by the lender and before the school certification request is sent to the school. It contains specific information about the approved loan, including the approved loan amount, rate and estimated repayment schedule. This disclosure statement must be accepted by you either by calling the lender or logging onto the lenders website. If you do not accept this Approval Disclosure within 30 calendar days of receipt the loan approval or the loan will be cancelled and you will have to reapply.
3. **Final Disclosure-** You will receive this form after your Approval Disclosure is received by the lender. It contains previously disclosed on rate, fees, default, and repayment terms. It also gives you the 3 calendar days to cancel the loan prior to the first disbursement date.
 - **Rescission Period-** This is your final opportunity to cancel the loan without penalty and gives you time to evaluate your needs for the private loan. You have 3 days after you receive your Final Disclosure. Your loan will not be disbursed until this period is over. The first date the loan can be disbursed is the 7th day from the date the lender mails the Final Disclosure.
4. **Self-Certification Form-** Your lender will provide you with a blank Private Education Loan Applicant Self-Certification form. This contains details about federal loan availability and encourages you to seek out federal loans before applying for federal loans. This form must be completed and signed by the applicant and returned to the lender before the loan can be disbursed. You have 180 days to complete this form back and send it back to the lender, or the loan will be cancelled. If you need help in completing the form please contact our office.

Step 10: Disbursement

All student loan funds are sent directly to the IIT Downtown Campus according to the following disbursement schedule:

- Law Students: Funds are disbursed 10 days prior to the start of each term
- Stuart School Students: Funds are disbursed on the first day of class

The date of disbursement indicates the day that the Direct Loan Program sends the funds. All loan funds are sent electronically. When we receive the funds we must verify your enrollment and eligibility before it can be credited to your tuition account. This process takes approximately 1-3 business days.

If you have a credit balance in your account after scholarships, loan funds, and any outside resources have been credited to your account, the Bursar's Office will process a direct deposit refund or refund check for you. The Bursar's Office will notify you via email when your refund is ready. Refund checks and direct deposits are usually available approximately 5-7 business days after a credit balance occurs in your account.

Appendix A: Using the myIIT portal

Log-in

- Visit the following link: http://www.kentlaw.edu/students/myIIT_instructions.html.

Viewing Your Financial Aid Award & Making Changes to Your Financial Aid Award

- Once logged in you can view your financial aid information for the 2010-2011 academic year by selecting the “Finances” tab.
- For instructions on how to accept/decline your 2010-2011 financial aid awards click here: <http://www.kentlaw.edu/depts/finaid/AcceptFinAidAwards.pdf>.
- For instructions on how to view your 2010-2011 financial aid required documents please click here: <http://www.kentlaw.edu/depts/finaid/Requirements.pdf>.
- For instructions of how to view your 2010-2011 financial aid account summary please click here: <http://www.kentlaw.edu/depts/finaid/AccountSummary.pdf>.

Appendix B: Types of Available Financial Aid

Chicago-Kent College of Law Scholarship Assistance

The law school provides a range of scholarships to reward academic performance and to help lessen financial need. A summary of the types of available awards and renewal information appears below. All scholarship awards are governed by the scholarship policies specified in §13.3 of the Chicago-Kent Student Handbook available online at:

<http://www.kentlaw.edu/depts/acadadm/handbook.html#13.3>. *Please note that your loan eligibility is subject to change with the addition of any scholarships to your financial aid award package.*

New Students

All new first-year and transfer students are automatically reviewed for available scholarships as part of the admissions process and are not required to submit financial aid documents unless specifically seeking student loans. Students selected to receive scholarship awards will be notified in the letter of acceptance. Awards range from first-year grants to renewable full and partial-tuition scholarships, and are based on factors that include merit, financial need and contributions to the law school community.

The Chicago-Kent Honors Scholars Program provides renewable scholarships of full-tuition and living expenses, research assistantships, and special seminars to a select group of students who demonstrate exceptional academic and leadership ability. For additional information, please visit <http://www.kentlaw.edu/honorsscholars/>.

Continuing Students

Scholarships for continuing students are awarded in late July for the upcoming academic year. Students selected to receive awards will receive revised financial aid award letters prior to the start of classes. Available awards for continuing students are as follows:

Renewable Scholarships

Continuing students who received renewable scholarships upon admission to Chicago-Kent will be considered for renewal after class ranks are released in July. Renewal determinations are based solely on the criteria outlined in the Scholarship Acceptance Form signed by the student at the time of the initial award. No other criteria are considered by the law school in making renewal determinations.

Merit-Based Scholarships

All continuing students are automatically considered for available merit-based scholarships. Merit-based scholarships are based solely on academic performance and do not require demonstration of financial need. In recent years, upper-level law students who rank in the top 25% of their graduating class have been awarded modest merit scholarships.

Need-Based Scholarships

Chicago-Kent typically awards a limited number of financial need-based scholarships each year. Available awards and application instructions are posted in the "Scholarships" section of the Chicago-Kent Record (<http://www.kentlaw.edu/record/>) as awards become available.

Appendix B Continued: Types of Available Financial Aid

Chicago-Kent College of Law Scholarship Assistance Cont'd

Additional Scholarship Opportunities

Throughout the academic year, the Office of Admissions receives notices of scholarships that are offered through external organizations and from Chicago-Kent donors. Information about the scholarship awards that are currently available is posted online in the Chicago-Kent Record www.kentlaw.edu/record.

Renewal Information

Many Chicago-Kent merit scholarships require a 3.250 cumulative GPA to renew the award. Although the exact percentage varies from class to class, typically about 25% to 30% of the class attains a 3.250. In addition, beginning with the Fall 2007 entering class, students may retain 50% of the scholarship award if they attain at least a 3.000 cumulative GPA, which is typically met by slightly more than 50% of the class.

For information on the mandatory curve for required classes, please see §6.8 of the Chicago-Kent Student Handbook available online at www.kentlaw.edu/depts/acadadm/handbook.html#6.8. Questions about Chicago-Kent College of Law scholarships should be directed to the Office of Admissions at (312) 906-5020 or admit@kentlaw.edu.

Appendix B Continued: Types of Available Financial Aid

Stuart School of Business Scholarships for Graduate Students

The IIT Stuart School of Business Office of Graduate Admission awards merit-based scholarships to eligible students who are admitted to the M.B.A, M.S., Professional Master's, or Ph.D. programs. Scholarships are also available for the M.P.A. program. M.P.A. scholarship requirements may vary from other programs. Students who have been awarded a scholarship should be aware of the following scholarship policies:

Full-Time Status

A student must be enrolled full-time (9.0 credit hours for Fall and Spring semesters, 6.0 credit hours for Summer Semester) in order to qualify for a scholarship award, with the following two exceptions:

Co-op

During co-op or internship semesters, students may take less than three courses. In this case scholarships are awarded on a pro-rated basis. For example, a student with a \$3,000 award enrolled in two courses will receive the pro-rated amount of \$2,000.

Graduating Students

Students in their final semester may take fewer than three courses if not required for graduation. Scholarships will be awarded on a pro-rated basis as indicated above.

Registration

In order to avoid any late fee penalties, students must pay the remaining balance on their tuition account not covered by scholarships or other financial aid at the time of course registration. Stuart Scholarships are applied to student accounts after the add/drop period. Students are still required to make their portion of the tuition payment to the Bursar's Office by the first day of class each semester. Students can make payments through the myIIT portal or contact the Bursar's Office in room 290 at the IIT Downtown Campus.

Dual Degree

Dual degree students are eligible to receive scholarships for the Stuart School of Business portion of their total tuition. Scholarships will be awarded for Stuart School of Business courses on a pro-rated basis as indicated above.

GPA Requirements

Students must maintain a 3.0 cumulative grade point average from term to term in order to maintain their scholarship.

Questions about Stuart School scholarships for graduate students should be directed to the IIT Stuart School of Business Office of Graduate Admission at (312) 906-6576.

Appendix B Continued: Types of Available Financial Aid

Types of Federal Loans

There are three federal student loan programs available to students at the IIT Downtown Campus: the Perkins Loan, Federal Direct Stafford Loan (Subsidized & Unsubsidized), and the Federal Direct Graduate PLUS loan.

Perkins Loan

- Need-based. Student must have an Expected Family Contribution (EFC) of \$0 to \$700 from the FAFSA in order to be eligible. Students with an EFC over \$700 are not eligible.
- Awarded on a first-come first-serve basis, FAFSA deadline is March 15, 2010.
- Fixed interest rate of 5%.
- Subsidized. Interest does not accrue while student is in-school at least half-time or during eligible deferment periods.
- Amount awarded is \$1,500 per semester.
- Annual limit of \$3,000.
- Aggregate limit of \$40,000.
- Repayment begins 9-months after student graduates or is not enrolled at least half-time.

Federal Direct Subsidized Stafford Loan

- Need-based. Student must demonstrate financial need in order to be eligible.
- Interest rate fixed at 6.80%
- Subsidized. Interest does not accrue while student is in-school at least half-time or during eligible deferment periods.
- Origination fee of .5% is deducted from the gross amount borrowed prior to disbursement.
- Amount awarded may be up to \$8,500 per year, if eligible.
- Annual limit of \$8,500.
- Aggregate limit of \$65,500.
- Repayment begins 6-months after student graduates or is not enrolled at least half-time.

Federal Direct Unsubsidized Stafford Loan

- Not need-based.
- Interest rate fixed at 6.80%.
- Unsubsidized. Interest begins to accrue when loan is disbursed.
- Origination fee of .5% is deducted from the gross amount borrowed prior to disbursement.
- Amount awarded may be up to \$20,500 per year, if eligible.
- Annual limit of \$20,500. Combined Subsidized and Unsubsidized Stafford loans may not exceed \$20,500 per year.
- Aggregate limit of \$73,000.
- Repayment begins 6-months after student graduates or is not enrolled at least half-time.

Appendix B Continued: Types of Available Financial Aid

Federal Direct Graduate PLUS Loan

- Not need-based.
- Fixed interest rate at 7.9%.
- Origination fee of 2.5% is deducted from the gross amount borrowed prior to disbursement.
- Credit-based. The Federal Direct Loan Servicer (the loan service for the U.S. Department of Education) will review a student's credit report when determining eligibility. Generally, a student with an adverse credit history may be denied. Student may appeal credit decision or provide endorser to Federal Direct Loan Servicer if denied.
- Unsubsidized. Interest begins to accrue when loan is disbursed.
- You must first apply for your maximum loan eligibility through the Direct Subsidized and Direct Unsubsidized loan before the Graduate PLUS Loan can be awarded.
- Annual limit. Cost of Education minus financial aid.
- Aggregate limit. None.
- The Direct Loan Servicing Center places the loan into automatic in-school deferment as long the student remains enrolled at least half time.
- Repayment begins immediately after graduation or a student ceases to be enrolled at least half time.
- No grace period after graduation or a student ceases to be enrolled at least half time.

Types of Private Non-Federal Educational Loans (Only if requested by student)

- Not need-based, but other financial aid is taken into consideration when determining maximum private loan amount for which a student is eligible.
- Eligibility is determined both by your lender and the Office of Financial Aid. **This loan should only be considered if all federal loan options have been exhausted or are not available.**
- Credit-based. The lender will review a student's credit report when determining eligibility. Generally, a student with an adverse credit history may be denied.
- Not guaranteed or subsidized by the federal or state government.
- Variable interest rate which is not capped.
- Deferred payments. Principal payments on these loans are usually deferred while student is in attendance. However, interest will accrue during the deferment period.
- Repayment, dependent on the lender, begins 6 to 9-months after student graduates or ceases to be enrolled at least half-time.
- Loan terms will vary from lender to lender. Please contact your lender for specific loan terms.
- We recommend you review the general private loan information and application steps on our website at <http://www.kentlaw.edu/depts/finaid/privateloaninformation.html>.

Bar Examination Study Loans (for law school graduates who are studying for the bar examination.)

- Students may only submit the application for a Bar Loan according to the lenders requirement criteria.
- Not need-based.
- Eligibility is determined by your lender.
- Credit-based. The lender will review a student's credit report when determining eligibility. Generally, a student with an adverse credit history may be denied.
- Not guaranteed or subsidized by the federal or state government.

- Variable interest rate which is not capped.
- Deferred payments. Principal payments on these loans are deferred while student is in attendance. However, interest will accrue during the deferment period.
- Repayment, dependent upon the lender, begins 6 to 9-months after student graduates.
- Loan terms will vary from lender to lender. Please contact your chosen lender for specific loan terms.
- A list of lenders that offer the Bar Loan is available on our website.

Appendix C: Cost of Attendance

Student Budget

The Department of Education requires that the IIT Downtown Campus establish and publish a general student budget (also known as the “Cost of Attendance”) that is designed to provide students with a modest but realistic standard of living.

Your financial aid eligibility is based on this budget. A student’s total financial aid package, including scholarships, loans and any other additional assistance, may not exceed the budget, as determined by the Office of Financial Aid.

The following budget information reflects the average education-related costs of attending school for the 9-month academic year. Please keep in mind that the figures for room and board, books, transportation, and miscellaneous expenses are estimates. Many students spend less than indicated and therefore choose to borrow less in federal and private loans.

Included in the Cost of Attendance are direct costs and indirect costs. Direct costs are items that will be charged directly by IIT Downtown Campus. They include tuition and fees. Indirect costs such as books, room and board, transportation, miscellaneous, and computers fees are based on average expenses. They are estimates to assist you in budget planning. These estimates are collected by an annually survey directly from students currently attending the IIT Downtown Campus. Indirect costs are not payable to the university. The following is the Cost of Attendance from the previous academic year. The new Cost of Attendance is available on the myIIT portal.

Tuition Rates for 2009-2010 Academic Year

Direct Costs:

First-Year JD day division	\$37,800/year
First-Year JD part-time evening division	\$27,750/year
First-Year JD part-time day division	\$27,750/year
Continuing JD tuition rate	\$1,190/per credit hour
Stuart School tuition	\$1,350/per credit hour
LL.M. & Taxation (full-time or more)	\$28,000/year
LL.M. & Taxation (less than full-time)	\$1,190/per credit hour
Master of Public Administration	\$888/per credit hour

Indirect Costs:

Fees	\$1,157
Room & Board	\$14,400
Transportation	\$1,935
Miscellaneous	\$4,509

Books: \$1,200 for full-time, and \$720 for part-time, for the academic year.

**The budget for first-year only law students also includes a \$1,500 computer allowance.*

Appendix C Continued: Cost of Attendance

Estimated Cost Worksheet

To help you determine the additional amount you may need to borrow, please complete this worksheet. Please understand that this is only a worksheet to help you determine **your estimated costs**.

Part A: Determine your Estimated Educational Costs

Tuition	\$ _____
Activity Fees	\$ _____
Insurances Fees	\$ _____
UPASS Fee: (charged for most full time students)	\$ _____
Books	\$ _____
Loan Fees	
Personal Expenses (per month X 9-months) for:	
Rent	\$ _____
Utilities	\$ _____
Food	\$ _____
Transportation	\$ _____
Other Expenses	\$ _____

Total Estimated Cost: \$ _____

Please note that tuition and the activity, insurance and UPASS fees may be *estimated* based on last year's rates if these rates are not published at the time you do the worksheet. Actual costs will be reflected on your tuition bill at the time of registration and your financial aid budget eligibility will be adjusted once final costs are determined. Books, off-campus housing and personal expenses are not included in the tuition bills.

Part B: Review your Estimated Financial Aid Resources:

Please refer to your financial aid award letter to find the aid for which you are currently eligible. Please be sure to include only the loans for which you plan to apply.

Scholarship:	\$ _____
Federal Perkins Loan:	\$ _____
Federal Direct Stafford Loans: (subtract .5% origination fee)	\$ _____
Federal Direct Graduate PLUS Loans: (subtract 2.5% origination fee)	\$ _____
Other :	\$ _____

Total Estimated Financial Aid: \$ _____

Part C: Determine the Estimated Amount that may need to be financed:

Total Estimated Costs from Part A:	\$ _____
MINUS (-)	
Total Estimated Financial Aid from Part B:	\$ _____
EQUALS (=)	

Total Estimated Amount to Finance: \$ _____*

*Note: The Office of Financial Aid recommends students borrow conservatively. Borrowing only the amount needed will ensure a reasonable repayment schedule. Students are awarded financial aid up to their cost of attendance.

Appendix D: Important Dates & Deadlines

Important Dates

January 1, 2010	<u>Submit FAFSA to the Department of Education</u> Submit your FAFSA to the Department of Education as soon as possible after this date in order to receive financial aid for the 2010-2011 academic year.
March 15, 2010	<u>FAFSA priority completion date</u>
June 1, 2010	<u>Complete File</u> In order to receive your financial aid funds for the 2010-2011 academic year in a timely manner , we recommend that you submit all necessary documentation and loan applications by this date.

Deadlines

In order to receive financial aid for a particular term, your file must be completed by the deadlines listed in the chart below. Please contact the Office of Financial Aid if you are unsure of whether your file is complete.

	<u>Fall 2010</u>	<u>Spring 2011</u>	<u>Summer 2011</u>
<u>Law</u>	12/2/2010	4/29/2011	7/14/2011
<u>Business & MPA</u>	12/6/2010	4/29/2011	7/14/2011

Free Application for Federal Student Aid (FAFSA)
School Code
E00773