

# AUWCL Financial Aid Required Reading for JD Students

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## Student Rights and Responsibilities

### You have the right to:

- **Privacy** - all records and documentation submitted for financial aid purposes will be treated confidentially and mechanisms by which to submit paperwork securely will be provided.
- Know what **aid is available** through the American University Washington College of Law (AUWCL), including all federal, state, and institutional assistance.
- An explanation of the **award process**, including application deadlines, selection criteria, terms, policies, procedures, regulations that apply to each of the programs, the amount of aid awarded, the aid programs included in your package, and how your aid is disbursed.
- You have the right to know how your **financial need**, if applicable, was determined and how much of it, as determined by AUWCL, was met. This includes how costs for tuition and fees, housing and food, transportation, books and supplies, and miscellaneous personal expenses are included in your student budget. Tuition and fees are set by the board of trustees on an annual basis.
- You have the right to know what portion of the financial aid you receive is **gift assistance** (grants and scholarships) and what portion is **self-help** (loans and employment).
- If you have a student loan, you have the right to know the **terms of the loan**. This includes the interest rate, the total amount that must be repaid, the length of time you have to repay, when you must start repayment, cancellation provisions, deferment and forbearance possibilities, and any special consolidation or refinancing options.
- You have the right to know how AUWCL determines whether you are making **Satisfactory Academic Progress** and what happens if you are not.
- You have the right to appeal your financial aid award if there are **special circumstances** that you believe were not taken into consideration.
- You have the right to know the university's **Refund and Repayment** policy. You also have the right to know how a **change in enrollment** will affect your financial aid and your student account.
- **Examine records** maintained in the AUWCL Financial Aid Office that relate to your financial aid file.
- Know the University's **tuition refund policy**.
- Information regarding the University's **drug prevention policy**.
- **Expect fair and equitable treatment** under the policies governing award of financial aid. The university does not discriminate on the basis of race, color, sex, religion, national origin, age, sexual orientation, political affiliation, source of income, veteran's status, or disability.

**You are responsible for:**

- **Reading and understanding** all forms and agreements that you sign, and adhering to all policies therein.
- Submitting **honest and accurate information**. Funds obtained on the basis of false information must be repaid and may subject you to penalties under the United States criminal code.
- Following any request for **supplemental documentation** that supports your financial circumstances. Changes in or discrepant information may result in revision of your award.
- Submitting **required documents** in a timely manner.
- Reporting any **change in your financial or student status**. A change in credit hours may result in a federally-mandated award adjustment. Both federal and institutional regulations govern the refund and repayment of financial aid if you withdraw from school before the completion of a term for which aid has been awarded.
- Knowing that all **Admissions (including final transcript) and Financial Aid requirements** must be satisfied before financial aid is eligible to disburse.
- Using your financial aid funds for **educational expenses**, as outlined in the AUWCL cost of attendance, and understanding that financial aid is only available for credits and requirements in **furtherance of your degree**.
- Reporting **outside assistance** received (examples of such aid include veterans' benefits, private scholarships, state grants or loans, tuition remission and employer tuition assistance), knowing that the assistance may reduce other financial aid, and that all aid is subject to Cost of Attendance guidelines.
- Knowing that institutional funds awarded by AUWCL, in combination with tuition-only outside assistance, **cannot exceed AUWCL tuition and mandatory student fees**, and do not cover other expenses or fees such as health insurance or parking. Total awards **cannot exceed the established cost of attendance** for your designated program of study.
- Understanding that **full-time enrollment** requires a minimum of 12 credit hours per fall/spring term. **Half-time enrollment** requires a minimum of six (6) credit hours per fall/spring term. Half-time enrollment is required for receipt of federal financial aid; less than half-time enrollment in any term will result in cancellation of your award. Please note: Beginning with summer 2020, half-time enrollment in the summer term only is defined as three credit hours and full-time enrollment in the summer term only is defined as six credit hours.
- Complying with the **terms and conditions** of your financial aid award. This includes deadlines, enrollment, and continued eligibility requirements for federal and institutional aid, application procedures, etc.
- Being aware of **University policies** as they pertain to your financial aid. Such policies include but are not limited to University tuition cancellation and refund policies, satisfactory academic progress requirements and policies regarding withdrawal from American University Washington College of Law.
- Understanding that **credits added after a term** has concluded cannot be covered by federal or institutional financial aid and must be paid out-of-pocket.
- Knowing that **private education loans** are generally utilized by students who do not qualify for federal education loans, and are capped at the cost of attendance minus total financial aid received. All private education loans must be certified by the AUWCL Office of Financial Aid and **borrowers must notify the office in writing when approved**. Additional processing time is required and refunds for living expenses, if applicable, may be delayed.
- Completing federal loan **entrance counseling and master promissory note(s)**, in addition to any other supplemental requirements, for all federal loans borrowed. If you take out a loan, you are responsible for repaying it. Failure to meet this obligation may result in wage garnishment and an adverse credit rating and may make you ineligible for future educational loans.
- Completing federal loan **exit counseling** requirements prior to graduation, or if you reduce your enrollment status to less than half-time.
- You are responsible for **maintaining and updating address changes** via the student portal.

**Name changes** must be reported to AUWCL Registrar. This will ensure that the AUWCL Office of Financial Aid will have the most recent and accurate information.

- Understanding that you are unable to receive financial aid in a semester-based program and a four-term program in the same academic year.
- Knowing that American University and AUWCL assume **no liability** for any error in your Financial Aid Award notice or in the disbursement of your financial aid funds.

## Satisfactory Academic Progress Policy

Recipients of federal (Title IV) funds must maintain Satisfactory Academic Progress (SAP) toward their degree objective to remain eligible for financial assistance. The financial aid programs covered by the SAP policy include the Direct Stafford Loan Program, Direct Grad PLUS Loan Program, and the Federal Work-Study Program. The policy also applies to private loans, AUWCL institutional aid and any programs requiring school certification. Students receiving financial aid are responsible for understanding the SAP policy and for being in compliance and understanding the consequences of noncompliance.

AUWCL measures SAP according to the following mandated standards:

### 1. Qualitative Standard (Grade Point Average)

AUWCL students must maintain a minimum 2.0 cumulative grade point average.

### 2. Quantitative Standard (Completion Rate)

Attempted credits are compared to successfully completed credits.

**Full-time and part-time programs** - students admitted to both the full-time and part-time programs must complete two-thirds of attempted coursework cumulatively, or term, if on probation.

For SAP purposes courses assigned grades of A, B, C, D or P count as successfully completed credits. The following grades have no numerical value and are considered attempted but **NOT** successfully completed: Withdrawal (**W**), Audit (**L**), and Fail or Pass-Fail options (**ZF**), Incomplete (**I**), Unreported Grade (**N**), Administrative Withdrawal (**ZL**), and Administrative Failure (**ZX**). In Progress (**IP**) courses may be excluded from SAP evaluation (on a case-by-case basis with AUWCL Administration approval); however, satisfactory academic progress must be met within one term of the evaluation period. Journal and clinic credits do not count as earned credits until grades are reported.

### 3. Maximum Time Frame

AUWCL aid recipients must complete their academic program within 150 percent of the time frame defined by AUWCL Academic Requirements and Policies for completion of degree requirements.

## Frequency of Monitoring

Satisfactory Academic Progress is measured annually at the end of the academic year following receipt of spring grades and before aid is awarded for the coming school year. Students who fail to satisfy SAP requirements are notified in writing. **Please note:** For students attending summer, financial aid for that term is not able to disburse until all spring grades are finalized and evaluated for continued SAP eligibility, which will delay refunds and requires students to plan ahead to cover living expenses during that period.

## Loss of Eligibility

Failure to meet SAP standards will result in loss of financial aid eligibility. Eligibility may be restored by a change of grade, and/or completion of an **(I)** Incomplete or **(IP)** In-Process course. It should be noted that there is no set aside of funds for students seeking to restore eligibility and aid is offered as available should reinstatement occur.

## Financial Aid Appeals

A student who fails to meet progress standards may appeal loss of financial aid eligibility based on mitigating, non-volitional circumstances. Circumstances which may be considered include a death within the immediate family, illness or injury to the student or other serious and undue hardship. The appeal must be submitted in writing to the Financial Aid Office within 30 days of receipt of the loss of eligibility notice and must include:

- Details of the circumstances, along with relevant supporting documentation, that affected the student's ability to meet the SAP standard.
- Details of how the unusual circumstances have been resolved and an action plan for meeting satisfactory academic progress by the next evaluation.

A written response will be issued by the SAP Appeals Committee. The decision of the Appeals Committee is final.

If an appeal is approved, financial aid for which the student has applied and is otherwise eligible, will be restored for a one-term probationary period during which time the student must demonstrate successful completion of the plan set forth in the appeal and all other progress requirements. If SAP is not met by the end of the probationary period, the student will be placed on financial aid suspension and denied funding until such time as all components of the policy are met. If SAP is met during the probationary period but not in the overall evaluation, the student will remain on probation in each term until the overall is satisfied. If after any subsequent term SAP is not met during a probationary period, the student will be placed on financial aid suspension and denied funding until such time as all components of the policy are met.

## Withdrawal, Cancellation, and Refund of Tuition

A student who withdraws from the law school must submit appropriate forms to the Law School Registrar. Cancellation of tuition charges will be calculated as of the date the withdrawal notice is received by the AUWCL Registrar's Office and according to the following schedule:

Withdrawal through:	week two of classes*	100%
	week three of classes	50%
	week four of classes	25%
Withdrawal after:	week four of classes	None

\* as defined by the Academic Calendar

Students who do not officially withdraw during the cancellation period will be responsible for payment of all assessed tuition and fees.

## Institutional Aid Recipients

Students withdrawing during the refund period will have any applicable institutional aid adjusted to match the prorated tuition percentage. Partially attended terms in which institutional aid was received count as an entire term of eligibility.

### **Federal Aid Recipients**

The following refund policy governs recipients of federal Title IV financial aid funds:

Under federal regulations financial aid is "earned" as the term progresses. When a student withdraws from all classes, the percentage of the award(s) earned must be determined. The *earned* portion of an award can be retained by the student while the unearned portion must be returned to the Title IV financial aid program from which it was received, up to the net amount disbursed from each source, in the following order: Unsubsidized Direct Stafford loans and then Direct PLUS loans.

A student who officially withdraws from AUWCL before the 60% point of the term will have their financial aid prorated based upon the length of their attendance during the term. With the confirmed last date of attendance after the 60% point of the term, the financial aid award is considered fully earned and not subject to return.

Withdrawal from some but not all classes will result in a recalculation of financial aid based on the final number of credit hours of enrollment.

Questions about how the refund and repayment regulations may affect financial aid should be directed to the AUWCL Financial Aid Office before completing the official withdrawal.

For complete institutional and federal policies as it pertains to return of Title IV funding, please visit: <https://www.american.edu/financialaid/withdrawal-and-aid.cfm>.

## **AUWCL JD Merit Scholarship Information**

The AUWCL Office of Admissions (JD) considers all applicants for merit scholarships. Merit scholarships are primarily determined by applicant academic indicators (LSAT or GRE and undergraduate GPA). Admitted students will be notified directly by their office if at any point they qualify. The Public Interest Public Service (PIPS) Scholarship requires a separate application. Once a student is matriculated into the program, eligibility is not reconsidered and scholarships cannot be awarded or increased at any time, including as a result of an updated LSAT score received on or after the first day of classes.

The policies below govern the JD merit scholarship program at American University Washington College of Law. The first section, [AUWCL Merit Scholarship Policy \(pages 5-7\)](#), is applicable to JD students awarded the following scholarships: **Capital** (additional policies by program are listed on page 7), **Kanner Family Business Law** (additional policies are listed on page 7), **Admissions, Dean's, Eagle, Faculty, Judicial, Jurist**, and **WCL**. Students awarded the **Public Interest Public Service (PIPS) Scholarship** should refer to page 8 for applicable policies.

The AUWCL Financial Aid Office reserves the right to update the policies below at any time to remain in compliance with federal regulations and/or University policy.

If offered a scholarship, in addition to paying the seat deposit with the AUWCL Office of Admissions, the award must be accepted in the MyAU portal upon receipt of the financial aid award notice. Notices for incoming students begin to be emailed in late March for the 1L academic year and notices for continuing students are

emailed over the summer. Awards are renewed by the AUWCL Financial Aid Office for recipients meeting the requirements outlined in the policies below. Please note: PIPS scholars have additional programmatic requirements which may need to be fulfilled for continued eligibility.

## **AUWCL JD Merit Scholarship Policy**

Institutional merit scholarships are awarded through the admissions process primarily determined by applicant academic indicators (LSAT or GRE and undergraduate GPA). Eligibility is reconsidered and scholarship may be adjusted if the program is changed prior to the first day of classes.

Should a scholarship recipient withdraw prior to completing their first fall term and be required to re-apply through admissions in order to return to AUWCL, the student's prior scholarship determination is cancelled and eligibility is reassessed according to the scholarship criteria at the time of re-admission.

Merit scholarship recipients are required to maintain a 2.00 or above cumulative grade point average (GPA), in addition to completing at least 67% of attempted credits. Students at-risk of not meeting the academic requirements should refer to the AUWCL satisfactory academic progress (SAP) policy.

Merit scholarships, in combination with tuition-only assistance, cannot exceed AUWCL tuition and mandatory fees, and do not cover other expenses or fees such as health insurance or parking. Scholarships are only applicable to courses and requirements in furtherance of the degree.

Merit scholarships can only be used during fall and spring terms, and cannot be applied during the summer term except as noted for Eagle Scholarship, Part-Time Capital and PIPS. Full-time students receive awards for a maximum of 6 fall/spring terms and part-time students for a maximum of 8 fall/spring terms.

Eagles Scholarship recipients whose awards are reduced in the fall/spring due to the scholarship amount exceeding their tuition rate may appeal to have the remaining amount applied to the following summer term only. The amount awarded will be the amount of summer tuition or the unused amount from the prior fall/spring, whichever is less. Funds cannot be received early and cannot be applied retroactively.

Merit scholarship recipients participating in the dual degree program with main campus must be enrolled in a combination of law and main campus credits in order to receive the scholarship in a particular fall/spring term. Master's degree term/year tuition costs billed at main campus rates are not eligible. Merit scholarships are not applicable to courses taken at other universities.

Formally changing JD programs (post-matriculation) does not increase your fall/spring term, aggregate, and/or annual award amount; funds cannot be received early or during the summer term. For example: a part-time JD student who formally changes to the full-time JD program retains eligibility for their annual award amount and forgoes eligibility for their final disbursement(s) as determined by graduation date; a full-time JD student who formally changes to the part-time JD program retains eligibility for their annual and aggregate award and cannot receive scholarship in their fourth year.

Changing enrollment in a particular term may result in a reduction of your merit award by actual tuition charges, as institutional aid cannot exceed tuition. Reductions cannot be applied to future terms.

Early graduation results in a loss of future merit eligibility and funds cannot be received early.

Recipients are responsible for any tax implications associated with the scholarship. AUWCL makes no representations or warranty to recipients concerning the tax treatment of the scholarship, and any tax

consequences to the recipients which may arise out of the scholarship shall be recipient's sole responsibility.

Merit scholarship funds are only available within 5 years after the first date of matriculation at American University Washington College of Law. Partially attended terms in which merit scholarships were received count as an entire term of eligibility.

Receipt of a partial or full disbursement of scholarship during the initial 1L term counts toward the total number of terms, if eligible upon re-admission.

#### **Additional Policies for Capital Merit Scholarship & Kanner Family Business Law Scholarship (Full-time)**

Scholarship is capped at 17 credits per fall/spring term. Mandatory student fees and any tuition charges over 17 credits are not covered by the scholarship and are the responsibility of the student. Recipients are responsible for any tuition charges after completing the JD degree requirements.

Scholarship is not available during the summer term.

Recipients are precluded from receiving other AUWCL scholarships/need-based grants/other tuition-applicable funding including but not limited to Myers Scholarship, Restricted Scholarships, and need-based financial aid grants.

#### **Additional Policies for Capital Merit Scholarship (Part-time)**

Scholarship is capped at 86 credits and is only applicable to part-time AUWCL tuition. Mandatory student fees are the responsibility of the student.

Scholarship may be utilized in a summer term to fulfill the 86 credit degree requirement in accordance with enrollment guidelines for the part-time JD program.

Recipients must appeal for their scholarship to be applied to a course overload (12 or more credits fall/spring).

Recipients are precluded from receiving other AUWCL scholarships/grants.

If approved by the AUWCL Registrar to formally change from the part-time program to the full-time program after your 1L year, the scholarship will be adjusted up to the full-time tuition during fall/spring terms and remains capped at 86 credits. Please note that students in the full-time program are not eligible to receive merit scholarships during the summer term.

Should a scholarship recipient withdraw prior to completing their first fall term and be required to re-apply through admissions in order to return to AUWCL, the student's prior scholarship determination is cancelled and eligibility is reassessed according to the scholarship criteria at the time of re-admission.

Receipt of a partial or full disbursement of scholarship during the initial 1L term counts toward the total number of credits, if eligible upon re-admission. Re-admitted students who are eligible for Capital Scholarship (part-time) will have 76 credits of scholarship remaining.

## **Public Interest Public Service (PIPS) Scholarship Policy**

PIPS scholars are required to maintain a 2.00 or above cumulative grade point average (GPA), in addition to completing at least 67% of attempted credits. Students at-risk of not meeting the academic requirements should refer to the AUWCL satisfactory academic progress (SAP) policy.

PIPS scholarship, in combination with outside tuition-only assistance, cannot exceed AUWCL tuition and mandatory fees, and does not cover other expenses or fees such as health insurance or parking. The scholarship is only applied toward AUWCL tuition.

PIPS scholarship can only be used during maximum of 6 full-time fall/spring terms. The scholarship only covers tuition up to 17 credits per term and is not applicable to mandatory student fees. Tuition charges over 17 credits are not covered by the scholarship and are the responsibility of the student. Scholars are responsible for any tuition charges after completing the JD degree requirements.

PIPS scholarship is applicable up to the total cost of 3 credits per summer through AUWCL-sponsored courses, externships, or summer study abroad programs. The PIPS scholarship can apply to any course that counts towards the scholar's JD degree requirements. Each summer, the PIPS scholarship may be applied to either guaranteed summer funding or 3 credits of academic credit, but not both. The scholar is responsible for any summer tuition charges not paid by the scholarship, as well as all student fees.

PIPS scholars are expected to maintain residency at AUWCL during every fall and spring term and not apply for or utilize other study abroad programs during those terms. Courses offered at other institutions are not covered by the scholarship.

PIPS scholars are precluded from receiving other AUWCL scholarships/need-based grants/other funding including but not limited to Myers Scholarship, Restricted Scholarships, and need-based financial aid grants. The scholarship replaces all previously awarded institutional financial aid, including merit scholarships, as all institutional aid is capped at tuition.

PIPS scholars participating in the dual degree program with main campus must be enrolled in a combination of law and main campus credits in order to receive the scholarship in a particular fall/spring term. Master's degree term /year tuition costs billed at main campus rates are not eligible.

Approved changes to enrollment by the Office of Public Interest in a particular term will affect your PIPS scholarship by actual tuition charges (capped at 17 credits per fall/spring term for full-time students).

Early graduation results in a loss of future PIPS scholarship eligibility and funds cannot be received early.

If granted a leave of absence, one can petition to have their scholarship reinstated prior to the start of the term in which they returning, but scholarship funds are only available within 5 years after the first date of matriculation at American University Washington College of Law. Partially attended terms in which merit scholarships were received count as an entire term of eligibility.

Should a scholarship recipient withdraw prior to completing their first fall term and be required to re-apply through admissions in order to return to AUWCL, the student's prior scholarship determination is cancelled and eligibility is reassessed according to the scholarship criteria at the time of re-admission. Receipt of a partial or full disbursement of scholarship during the initial 1L term counts toward the total number of terms, if eligible upon re-admission.

## AUWCL JD Need-Based Grant Policy

**Renewal of grant awards** is not automatic and is contingent upon continued eligibility and on-time annual application for financial aid (March 1).

Awards are **subject to revision** based upon funding received from additional sources.

Grant recipients are required to utilize their full **Unsubsidized Loan** eligibility and must be a U.S. citizen or eligible non-citizen.

**Enrollment in 12 credits** in a given fall/spring term is required to receive grant funds. Enrollment below 12 credits results in lost eligibility for that particular term. Please note: In their final spring term, students required to attend between 6 and 11 law credits may appeal directly to the AUWCL Financial Aid Office to determine if they may retain any portion of their grant eligibility. Appeal determinations will be made based upon tuition charges and resources, including other institutional financial aid.

Need-based grant funds, in combination with tuition-only assistance, **cannot exceed AUWCL tuition and mandatory fees**, and do not cover other expenses or fees such as health insurance or parking.

Need-based grant is not available during the **summer term**.

**Maximum allotted timeframe** for AUWCL need-based grants is 6 terms (fall/spring only).

Acceptance of the grant award indicates that the recipient understands that aid received based on **false, incomplete, misleading, or outdated application information** may result in all or part of the award being withdrawn and the recipient being prosecuted under Article V; Section A of the Washington College of Law Honor Code.

**Good academic standing** is required to retain the AUWCL need-based grant (2.00 and above cumulative grade point average at AUWCL, in addition to completing at least 67% of attempted credits).