Financial aid is available to students planning to take classes during the summer. Summer is the beginning of each financial aid year. Summer aid is primarily made up of loans, and limited work-study awards. All continuing students must be in good academic standing to receive financial aid.

2020 Summer Funding Requirements

If you plan to attend summer school at the CUNY School of Law or as a visiting student at another institution, you must follow these steps to apply for a student loan.

- You must file a Free Application for Federal Student Aid (FAFSA) application at www.fafsa.ed.gov.


- You must fill out a loan application.

- Register for six credits.

- If you have not already done so, we recommend you sign up for direct deposit through CUNYFirst to expedite financial aid refunds.

- Disbursement Date: On or about June 19, 2020

- You must meet Satisfactory Academic Progress (SAP). If you have become ineligible for financial aid but have experienced extenuating circumstances, you may file an appeal for reinstatement of aid.

- Request a CUNY Law School approval letter from the Dean of Academic Affairs. (Requirement for visiting another institution)

- You must obtain in writing the Cost of Attendance from the school that you will be attending (cost of tuition, books, fees and transportation). This document must be on official letterhead of the institution you wish to attend. (Requirement for visiting another institution)

- Complete a CUNY School of Law Consortium Agreement and CUNY Permit Form. (Requirement for visiting another institution)

Please call the Office of Financial Aid at (718) 340-4284, if you have any questions about summer school.
The City University of New York
CUNY SCHOOL OF LAW

2020 Summer Cost of Attendance

<table>
<thead>
<tr>
<th>Summer Live Away from Parent</th>
<th>New York State Residents</th>
<th>Non-Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer Tuition (6 credits)</td>
<td>$3,930.00</td>
<td>$6,390.00</td>
</tr>
<tr>
<td>Loan Fee</td>
<td>$29.00</td>
<td></td>
</tr>
<tr>
<td>Material Fee</td>
<td>$50.00</td>
<td></td>
</tr>
<tr>
<td>Technology Fee</td>
<td>$63.00</td>
<td></td>
</tr>
<tr>
<td>Consolidated Fee</td>
<td>$15.00</td>
<td></td>
</tr>
<tr>
<td>Food at home</td>
<td>$721.00</td>
<td></td>
</tr>
<tr>
<td>Housing</td>
<td>$4,635.00</td>
<td></td>
</tr>
<tr>
<td>Lunch</td>
<td>$453.00</td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td>$709.00</td>
<td></td>
</tr>
<tr>
<td>Personal</td>
<td>$802.00</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$396.00</td>
<td></td>
</tr>
<tr>
<td><strong>Book and Supplies</strong></td>
<td>$455.00</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$12,258.00</strong></td>
<td><strong>$14,718</strong></td>
</tr>
</tbody>
</table>

The City University of New York reserves the right, because of changing conditions, to make modifications of any nature in the academic programs and requirements of the University and its constituent colleges without advance notice. Tuition and fees set forth in this publication are similarly subject to change by the Board of Trustees of The City University of New York. The University regrets any inconvenience this may cause.
Financial Aid Notes

Cost of Attendance
Students enrolled for summer classes at CUNY receive a three-month budget and a nine-month budget for fall and spring.

Tuition Payment
If the processing of your financial aid is not complete before your tuition is due, it is your responsibility to pay your tuition bill by the required deadline date.

Accepting Summer Aid
Accepting loans in the summer will reduce your Direct Unsubsidized Stafford Loans fall/spring loan eligibility. Any summer term program is considered part of the academic year that includes the following fall 2020 and spring 2021 semesters, and thus all loans will be split into three disbursements.

Dropped Enrollment after Funds are Disburse
Students who drop below the minimum unit requirement after the funds are refunded will have their fall and spring eligibility reduced by the amount of aid they received for summer.

Satisfactory Academic Progress (SAP) Requirements
Federal regulations require that all students who receive financial aid must meet established standards of Satisfactory Academic Progress by maintaining a 2.5 GPA each semester. Otherwise, you will be placed on financial aid probation for one semester until you make satisfactory academic progress.

Summer Abroad/Students on Consortium Agreements
Financial aid for students attending a summer session through another ABA law school (visiting or study abroad) is available. The host institution will determine a student’s total eligibility.

Student’s Rights and Responsibilities
It is your right as a law student to know and understand all aspects of your summer financial aid award. It is also your responsibility to follow all the rules for each program.

Summer Financial Aid Programs

Federal Work-Study
The Federal Work-Study Program (FWS) is a federally funded employment program that provides part-time employment to eligible students with a demonstrated financial need. The Federal Work-Study program provides you with the opportunity to be placed in an employment situation, either on-campus or off-campus.
Federal Unsubsidized Direct Loans

Students can borrow up to $20,500 Unsubsidized Federal Direct Loans each year. The interest rate for 2019-2020 is 6.08%. Students will have to pay a small origination fee of 1.062% to process a Federal Direct Loan. There is a six-month grace period following the student borrower’s last date of at least half-time attendance before payment is due after the grace period. Loan repayment begins monthly. With the Unsubsidized Loan, interest accrues while the student is still in school and during the grace and forbearance periods.

For New Borrowers
All students who borrow a Federal Unsubsidized Direct Loans are required to have an Entrance Interview and a sign Master Promissory Note in place before their loan disbursement. The Master Promissory Note and entrance interview are at www.studentloans.gov. Students will also need to complete an exit interview before graduating from law school.

Federal Grad Plus Loan

The Federal Grad Plus Loan is another need-based federally funded student loan. CUNY Law students who are enrolled at least half-time may apply for this federal loan and complete a Master Promissory note at www.studentloans.gov. If the student does not have adequate credit, a co-signer may be required to obtain the loan. The interest rate for the Grad Plus loan is 7.08%, with a loan fee of 4.248%. Interest begins accruing at disbursement. Student borrowers are entitled to a six-month grace period after they cease enrollment on at least a half-time basis. Repayment then begins. A borrower has up to 10 years to repay their loan obligation.

Please note: It is important to borrow responsibly and only borrow to the extent necessary in order to maintain a reasonable level of indebtedness.

Questions
If you have any questions email us at financialaidoffice@law.cuny.edu or call at 718-340-4284.
Summer 2020
William D. Ford Federal Direct Loan Program Form

Under the Federal Direct Loan, your lender is the Department of Education. If you qualify for a Direct Loan, the government will make funds available to you through the City University of New York. The Federal government lends to you directly and you repay the government directly. Before completing this form, you should have filed the 2020-2021 Free Application for Federal Student Aid (FAFSA) form.

Borrower Information (Please print clearly)
Students
Full Legal Name: ___________________________ ___________________________
(Please print clearly) last first middle
CUNYfirst Emplid:_________________________ Birth Date:_________________________
Home Phone: ___________________________ Cell Phone:_________________________
(area code)
Address: ________________________________________________________________
            street         city         state         zip

Are you in DEFAULT on any Federal Student Loans or do you owe a repayment on a federal grant?
__Yes  __No

Please indicate enrollment period and loan amount. Your loan amount cannot exceed your cost of attendance.
__Summer 2020          Expected Graduation Date:_________

Estimated summer budget (live away from parent): $11,803 in-state  $14,263.00 out-of-state

Loan Type: Federal Direct Unsubsidized Stafford Loan (max) $__________
            An amount not to exceed $__________

AUTHORIZATION
_____ I, the Student Borrower, give permission to have the disbursement of the all Direct Loan(s) be credited to my student’s account to cover authorized charges that include tuition and fees. I also give permission for any Direct Loan(s) credit balance to be refunded to me.

SIGNATURE-I certify that the information furnished on this form is complete and correct, to the best of my knowledge. ___________________________________________________________________________

For Office Use Only
Loan Amount_____________ Date Certified_____________ Counselor Initial_________