

# CUNY SCHOOL OF LAW

## **2025 Summer Financial Aid Guidebook**



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Financial aid is available to students who plan to take classes during the summer. Summer aid consists of Federal loans and Federal work-study.

## 2025 Summer Funding Requirements

If you plan to enroll in summer courses at CUNY School of Law or as a visiting student at another institution, *the following conditions must be met* to apply for a student loan.

- Meet Satisfactory Academic Progress (SAP). If you have become ineligible for financial aid and have experienced extenuating circumstances, you may file an appeal for reinstatement of aid <https://www.law.cuny.edu/financial-aid/satisfactory-academic-progress/>.
- File the 2025-2026 Free Application for Federal Student Aid (FAFSA) application at [www.studentaid.gov](http://www.studentaid.gov).
- Enrolled for six credits.
- Submit all required documents to the Financial Aid Office by **May 2, 2025**.
- Mandatory: Complete the 2025 Summer loan application at [https://cuny-law.cloud.processmaker.net/webentry/78/node\\_5](https://cuny-law.cloud.processmaker.net/webentry/78/node_5)
- **Helpful Tip:** If you have not already done so, we recommend you sign up for direct deposit through CUNYFirst to expedite financial aid refunds. Refund Date: on or about **June 23, 2025**

### **Additional requirements if you plan to enroll as a visiting student at another institution**

- Request a CUNY Law School approval letter from the Dean of Academic Affairs.
- 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 the institution's official letterhead you wish to attend.
- Complete a CUNY School of Law Consortium Agreement and Non-CUNY Permit Form.

### **What is a consortium agreement?**

A consortium agreement is between two law schools to recognize a student registration at each location for financial aid purposes. It also certifies only one of the two institutions can administer a student's federal financial aid.

A student must complete a consortium agreement to confirm that they have met the requirements to receive Title IV aid to help pay for their host school courses.

Students cannot take any course they want to take at the host institution as part of the consortium agreement. They can only take up to two classes (six credits) that will apply to their degree as determined by the Department of Academic Affairs, which approves to enroll. The permission to enroll will then forward to the Financial Aid Office.

Students are responsible for paying the tuition and fees at the consortium host institution. Funds are given directly to the student to settle their bills through CUNYfirst. We will place a hold on students' records at the law school until they provide us with a tuition payment receipt.

If a student receives a charge at the host institution before receiving their financial aid refund from the law school, it is their responsibility to pay them by other means. A student may lose eligibility for some or possibly all of their financial aid if they drop a course. We recommend contacting the financial office for further guidance if they plan to drop or withdraw from classes.

If the student does not receive a final grade from the consortium host institution, they will be required to return the federal government funds.

Please note that non-degree-seeking students are not eligible to receive financial aid. Federal regulations state that a student must be pursuing a degree to obtain financial assistance.

# **CUNY SCHOOL OF LAW**

**(Estimated) 2025 Summer Cost of Attendance**

## **Summer (Living Independently)**

	<b>New York State Residents</b>	<b>Non-Residents</b>
<b>Summer Tuition (6 credits)</b>	<b>\$3,930.00</b>	<b>\$6,390.00</b>
Loan Fee	\$200.00	
Books	\$500.00	
Food	\$1,464.00	
Housing	\$6,210.00	
Medical	\$757.00	
Material Fees	\$50.00	
Technology Fee	\$63.00	
Consolidated Fee	\$15.00	
Personal	\$941.00	
Transportation	\$396.00	
<b>Total</b>	<b>\$14,526.00</b>	<b>\$16,986.00</b>

**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 semesters.

### **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 2025 and spring 2026 semesters, and thus all loans will be split into three disbursements.

### **Enrollment and Acquiring of Financial Aid**

When determining a student's enrollment status, remember that students are not eligible to receive federal student financial aid for credit hours or course work which will not count towards completing the student's degree program requirements.

### **Financial Aid Eligibility and Academic Dismissal**

All students must adhere to the law school's Satisfactory Academic Progress (SAP) policy <https://www.law.cuny.edu/financial-aid/satisfactory-academic-progress/> and academic policy.

### **Non-Attendance**

If a student fails to attend class(es), they may be required to repay a portion of any federal financial aid they received for use during that period. In some cases, the Office of Financial Aid canceled the financial aid awards, and the student would be required to repay the financial aid award(s).

### **Dropped Enrollment after Funds is Disbursed**

Students who drop below the minimum unit requirement after the funds are disbursed to your bank account will have their fall and spring eligibility reduced by the aid they received for summer.

### **Satisfactory Academic Progress (SAP) Requirements**

Federal regulations require that all financial aid students meet established Satisfactory Academic Progress standards. At the law school, adequate progress is completing all enrolled courses each semester and maintaining a 2.5 G.P.A. If satisfactory academic progress has not been fulfilled, you will be placed on financial aid probation for one semester until you make good academic progress. We will withdraw you from receiving financial aid unless you can substantiate extenuating circumstances.

**Withdrawal from Classes**

If a student withdraws from classes, the student may be required to repay a portion of any federal or state financial aid received for use during that period. We will issue a complete refund of tuition and fees if a student cancels a registration before the first day of classes. Once classes begin, refunds are prorated based on the official withdrawal date (or non-attendance) from class(es). If a student drops credits or withdraws from law school, the student may be responsible for all or part of any unpaid charges. If the student is eligible for an amount of earned aid not yet received, the student will receive an email communication from the Bursar. According to federal and state regulations, refund monies are sent back to financial aid accounts.

**Students on Financial Aid Probation**

Students on financial aid probation who are planning on taking summer classes must meet with a financial aid counselor upon submitting the summer financial aid application.

**Summer Abroad/Students on Consortium Agreements**

Financial aid for students attending a summer session through another A.B.A. law school (visiting or studying abroad) is available. The host institution will determine a student's total eligibility. Disbursement of funds will be after the start of your summer program. Please plan accordingly and be prepared to cover any expenses before receiving funds and review the summer funding requirements for further guidance.

**Student's Rights and Responsibilities**

As a law student, it is your right to know and understand all aspects of your summer financial aid award. It is also your responsibility to follow all rules for each program.

**Return of Title IV (R2T4)**

A Return of Title IV (R2T4) calculation will occur when you make changes to your enrollment before completing more than 60 percent of your scheduled registration period. The law school will conduct the R2T4 analysis and notify you within 30 days of the date that we determined you withdrew, dropped, or stopped participating in a course. When you withdraw from the law school before completing over 60 percent of your anticipated enrollment in any semester, we must determine if you are considered withdrawn from the payment period. If you leave the law school, we will decide the earned portion of aid. We will return any unearned Title IV financial aid loan funds you received to the respective federal program/s of financial assistance. The result is an immediate balance owed to CUNY Law.

## **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 demonstrated financial need. The Federal Work-Study program allows you to be placed in an employment situation either on-campus or off-campus. FWS funds will not apply to your summer bill. Please get in touch with [financialaidoffice@law.cuny.edu](mailto:financialaidoffice@law.cuny.edu) for the job listing.

### **Loans**

A loan is money you borrow and must pay back with interest. You borrow money to attend law school when you receive a student loan. If you apply for financial aid, you may be offered loans as part of the school's financial aid offer. You must repay the loan as well as the interest that accrues. It is essential to understand your repayment options so you can successfully repay your loan.

### **Why are federal student loans usually better for you?**

Federal student loans offer many benefits that don't typically accompany private loans. These include fixed interest rates, income-based repayment plans, loan cancellation for certain types of employment, deferment (postponement) options, and interest rate reduction based on the repayment method. Also, private loans usually require a credit check, while most federal loans for students do not. For these reasons, students should always exhaust federal student loans.

### **What should I consider when taking out federal student loans?**

Before you take out a loan, it's essential to understand that a loan is a legal obligation that makes you responsible for repaying the amount you borrow with interest. Even though you don't have to repay your federal student loans immediately, you shouldn't wait to understand your responsibilities as a borrower.

### **Be a responsible borrower.**

- Keep track of how much you're borrowing. Think about how your loan amount will affect your future finances and how much you can repay. Your student loan payments should be only a tiny percentage of your salary after you graduate, so it's important not to borrow more than you need for your school-related expenses.
- Understand the terms of your loan and keep copies of your loan documents. When you sign your promissory note, you agree to repay the loan according to the terms of the notice even if you don't complete your education, can't get a job after completing the program, or don't like the education you received.
- Make payments on time. You must make payments on time even if you don't receive a bill, repayment notice, or reminder. You must pay the total amount required by your repayment plan, as partial payments do not fulfill your obligation to repay your student loan on time.
- Keep in touch with your loan servicer. Your servicer has several options available to help you keep your loan in good standing. Notify your [loan servicer](#) when you graduate; withdraw from school; drop below half-time status; transfer to another school; or change

your name, address, or Social Security number. You also should contact your servicer if you're having trouble making your scheduled loan payments.

### **How much should I borrow?**

You can determine whether you need a loan and how much you need to borrow by adding up the total cost of your education (tuition, fees, room and board, etc.) and subtracting the number of scholarships, grants, and savings you have to contribute to those costs. You should borrow what you need and consider the earning potential in your chosen profession to determine how easily you'll be able to repay your debt. Your student loan payments should be a small percentage of your salary after graduation. You can find salary estimates for various occupations in the U.S. Department of Labor's Occupational Outlook Handbook at <https://www.bls.gov/ooh>.

### **What types of federal student loans are available?**

The U.S. Department of Education's federal student loan program is the William D. Ford Federal Direct Loan (Direct Loan). Under this program, the U.S. Department of Education is your lender.

### **Federal Unsubsidized Direct Loans**

Students can receive the Federal Direct Unsubsidized Loans if they complete a Free Application for Federal Student Aid (FAFSA) and has no prior federal student loan default or other disqualifying circumstance. There is a 1.057 percent fee for loans on or after October 1, 2020, and before October 1, 2024.

Students borrowing Unsubsidized Direct Loans may defer principal and interest payment while enrolled at least half-time and for a six-month grace period following a withdrawal, leave of absence, or graduation. Accrued interest is usually added to the loan principal when the loan goes into repayment.

Students may borrow an annual maximum of \$20,500 in Unsubsidized Direct Loans. The interest rate updates annually. For 2024-2025, it is 8.08 percent. The maximum aggregate that a student may borrow during their educational career is \$138,500. Students who are not U.S. citizens or permanent residents are not eligible to borrow under the Direct Loan program but may be eligible for alternative private loans.

**The Federal Graduate PLUS Loan Program** is available to students enrolled in school at least half-time. Students must be U.S. citizens or registered permanent residents to apply for the loan. The Grad PLUS loan is credit-based, and every application for the loan will result in a credit history inquiry. Adverse credit history may result in a denial of the loan.

Eligible students may borrow up to the cost of attendance less any other financial assistance. The Grad PLUS loan interest rate updates annually. For 2024-2025, it is 9.08 percent. Students will pay a 4.228 percent loan fee, deducted before the loan is sent to the law school on loans after October 1, 2020, and before October 1, 2024. Repayment begins within 60 days after the total disbursement of the loan. Still, students may request deferment of payments while enrolled in school at least half-time and usually match the Grad Plus grace period to the Stafford grace period.



All students must complete the Free Application for Federal Student Aid (FAFSA) and have exhausted their Unsubsidized Direct Loan annual eligibility to qualify for a Graduate PLUS loan. Interest rates on federal student loans are set by federal law, not the U.S. Department of Education.

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

**Questions**

If you have any questions, email us at [financialaidoffice@law.cuny.edu](mailto:financialaidoffice@law.cuny.edu) or call 718-340-4284.