FINANCIAL AID INFORMATION

Tuition and Fees

Tuition is charged on a per credit basis depending on your program. Tuition and fees are set annually by the University. Please follow this link to the University's Guide to Fees and Payment, http://law.widener.edu/Admissions/CostsandFinancialAid/TuitionandFees.aspx .

Types of Aid

Federal Direct Loans

Federal Direct Unsubsidized Loan - The maximum annual Unsubsidized loan limit is $20,000. The maximum a student can borrow in the Federal Direct Loan program is $138,500, subsidized and unsubsidized for undergraduate and graduate programs. The federal government does not subsidize interest. The interest rate is 5.41% for loans borrowed by graduate students during the 13-14 award year and the fees are 1.051% charged at disbursement. Students may elect to make interest payments on the unsubsidized loan while in school, or have the unpaid interest capitalized. Repayment on the Stafford loan begins six months after graduation or after a student drops below half-time status.

Federal Direct GradPLUS Loan- Widener University School of Law recommends that students needing additional funding after borrowing the maximum Federal Unsubsidized Loan apply for a Federal GradPLUS Loan.

The GradPLUS Loan does require a credit check. *The credit check is based on credit history, not credit score. Lack of a credit history does not negatively affect your ability to be approved.* Students not able to borrow on the strength of their own credit history will be offered an *endorser* option. A student may generally borrow up to their cost of attendance minus all other aid received. The interest rate for loans borrowed for 13-14 is fixed at 6.41% and there is a 4.204% fee charged at each disbursement.

Students may elect to make interest payments on the GradPLUS loan while in school, or have the unpaid interest capitalized. Repayment on the loan begins 60 days from disbursement. However, an in-school deferment will automatically be applied as long as a student remains enrolled at least half-time. A post half-time enrollment deferment will allow repayment to begin six months from graduation or when a student drops below half time status.

Campus-Based Programs

Federal Work Study - FWS is need-based as determined by information submitted on the Free Application for Federal Student Aid (FAFSA) and reserved for the neediest students. Widener University receives a yearly allocation from the Federal government to fund the program. To be considered for this program, returning students must submit FAFSA results and the Widener Financial Aid Data Form to the Financial Aid Office by April 1.

Grants

Dean's Grant - This program provides small grants to assist needy students in covering the costs associated with their legal education. Returning students who complete their financial aid applications by April 1 are considered for this grant. Incoming students have a rolling deadline based on admission. Applicants must demonstrate exceptional financial need to be awarded a grant from this program.

Delaware State Grant - This grant is available to Delaware residents only. Eligibility is determined by the Delaware Higher Education Commission. Awards are based on need and cumulative grade point average. The Free Application for Federal Student Aid (FAFSA) must be received by the Central Processing Center by April 15 to be considered.

Scholarships

Incoming students are reviewed for merit-based scholarships upon their admission to the Law School and the award is renewable for the duration of their career provided the required GPA is maintained. The Financial Aid Office reviews first year students after their first semester for merit based scholarships that are applied to the fall semester of their second year and remainder of their career at Widener University School of Law provided they maintain the required cumulative GPA and conditions set forth in their award letter.

Merit-Based Scholarships are reviewed for retention once Spring grades are released. Students must maintain the required cumulative GPA to have their scholarships renewed for the next academic year. Scholarship awards are based on a student's division at the time of the award. Changes in division will be reviewed on a case by case basis. A regular division student may change to an extended division student in their last semester without change in scholarship amount. A change in division to FLEX will result in the loss of scholarship.

Endowed scholarships are listed in the Widener University School of Law Financial Aid Sourcebook and online with applications due in the spring. There are also various foundations, bar associations and organizations which provide assistance to qualified students. *We maintain an outside scholarship database that is accessible by password.*

Follow these steps to access the file:

1. Go to http://law.widener.edu/
2. Select Admissions
3. Select Costs and Financial Aid
4. Select Types of Aid
5. Select Scholarships
6. Select Outside Scholarships
7. You will be prompted for the user name and password.

User Name: lawmoney
Password: widener

Once logged in it will download as an Excel file, select View and then Zoom to adjust the font size.

Veterans Education Benefits

The Registrar Office is the office that certifies enrollment to the Department of Veterans Affairs. Please provide a copy of your certificate of eligibility to have your enrollment reported. Widener does participate in the Yellow Ribbon Program.

Yellow Ribbon Program

The Yellow Ribbon Program, part of the Post-9/11 GI Bill, is a voluntary program that allows universities to fund additional tuition expenses exceeding the amount of the core benefit provided by the Post-9/11 GI Bill, which is determined based on the highest public in-state undergraduate tuition rate. Institutions participating in the Yellow Ribbon Program can contribute up to 50% of the expenses that exceed the base benefit, and the Department of Veterans Affairs then matches the amount provided by the institution.

Widener Law has elected to fund up to five JD students on each campus at the 100% participation rate for up to 30 credits for 2013-2014, including summer. Widener Law will contribute up to $10,375.00. Students participating in the Yellow Ribbon program will generally pay nothing out of pocket towards their tuition for the fall and spring semesters. Summer expenses will be determined by how much of the maximum award was used during the fall and spring. After the base award, the Law School and VA will split the balance of the tuition due. The contribution will be paid by grant or scholarship with any previously awarded scholarship funds constituting the school's Yellow Ribbon contribution to that student.

The Financial Aid Application Process

To apply for any form of financial aid administered by the Law School, students should arrange for the following documents to be submitted to the Financial Aid Office:

- **Data Form** - A completed Widener University School of Law Financial Aid Data Form. This form may be obtained in the Financial Aid Office or it can be downloaded from the Widener University School of Law Financial Aid web page.
- **FAFSA** - A completed *Free Application for Federal Student Aid (FAFSA)*. This application must be submitted to the processing center by all students wishing to apply for Federal Aid (Direct Unsubsidized, GradPLUS and/or Perkins Loans and Federal Work- Study). The FAFSA must be completed on-line at www.fafsa.ed.gov. You can link to the FAFSA website through the Widener University School of Law Financial Aid web page.

  Students must complete a new FAFSA for each academic year they wish to receive federal aid. *Be sure to indicate Widener's appropriate school code for the campus you will attend.*

  Delaware campus - B04724
  Harrisburg campus- E00656

  Students interested in **Federal Work Study** will be provided with application

instructions and deadlines during the spring semester.

- **Student Loan Applications**

  Federal Direct Unsubsidized Loan
  Widener University School of Law is a participant in the Federal Direct Loan program administered by the Department of Education**.**

  Incoming students and returning student who have not previously borrowed must complete a Federal Direct Subsidized/Unsubsidized MPN (Master Promissory Note) to borrow federal loans for the 2013-2014 academic year. Please visit https://studentloans.gov to complete a Direct Subsidized/Unsubsidized MPN online.

  Be sure to indicate Widener's appropriate school for the campus you will attend.
  Delaware campus – E01803
  Harrisburg campus – E00656

  When completing the MPN you'll notice that you do not need to enter a requested loan amount. The Direct Loan MPN is a serial note that is valid for ten years and the borrower authorizes the school annually to increase the aggregate limit. Completion of required information on the Widener Institutional Data Form authorizes that increase on a yearly basis.

  Federal Direct GradPLUS Loan
  All students who wish to borrow a Federal GradPLUS Loan will need to "Apply for a Graduate PLUS" and complete a GradPLUS MPN for the 2013-2014 academic year regardless of prior borrowing. Applications can be completed online at https://studentloans.gov

- **Verification Paperwork**
  Some students are selected for a process called verification**.** These students will be contacted in writing to request additional information. If selected, please provide the information in a timely manner.

Financial Aid Packaging Policy

After receiving the required information, student files are reviewed in accordance with Widener Law's packaging policy. Widener's packaging policy requires that the expected student contribution (EFC) be subtracted from the total cost of attendance (COA) to determine financial need. Students must also maintain satisfactory academic progress as stated in the student handbook to be considered for aid.

Widener Law's packaging policy requires that the first level of need be met by any institutional or outside scholarships. The second source of funding will be the Federal Direct Loan program. If there is any remaining need, then eligibility for Federal Work-Study is determined, provided the April 1 deadline for returning students has been met. After the Financial Aid Office has made a determination of eligibility, students are notified of their awards. This award may be pending if all required forms have not been completed accurately by the student.

Loans will be certified by the Financial Aid Office to the Department of Education. Once a loan has been accepted by the Department of Education and a signed MPN is on file, funds will be disbursed. Disbursement of federal loans may not occur until seven days prior to the start of the semester.

Widener University School of Law recommends that students needing additional funding after borrowing the maximum Federal Unsubsidized Loan apply for a Federal GradPLUS Loan.

FOR MORE INFORMATION OR ASSISTANCE

Financial Aid Office Widener University School of Law 4601 Concord Pike P.O. Box 7474 Wilmington, DE 19803-0474 302-477-2272 lawfinaidde@mail.widener.edu	Financial Aid Office Widener University School of Law 3800 Vartan Way P.O. Box 69380 Harrisburg, PA 17106-9381 717-541-3961 lawfinaidhb@mail.widener.edu

University Complete Withdrawal Policy

If you decide to completely withdraw from the University, tuition and fees are refunded based on your last date of attendance. Adjustments to charges for complete withdrawal will be effective on the date written notice is received by the appropriate program office of Widener University School of Law. At that point the total withdrawal policy and refunding of semester charges is enacted. Students have a drop/add period at the start of each semester to adjust their schedule of courses. Once drop/add period ends, semester course schedules are set and there is no refund issued when a student withdraws (a "W" is noted on the student transcript) from one or more courses throughout the semester after the drop/add period ends unless the student is withdrawing from all courses in the semester.

Information on withdrawing can be found in your Widener University School of Law handbook. Refund tables are calculated each year and are provided in the Guide to Fees and Payments located online at:
http://law.widener.edu/Admissions/CostsandFinancialAid/TuitionandFees/GuidetoFeesandPayment.aspx

NOTE: If you completely withdraw from the University AND have received financial aid, you may be responsible for returning financial aid funds you have received based on the eligibility requirements set by the federal government under the Return of Title IV funds policy. Adjustments may also be made to state and institutional funding.

Refund Policy Federal Aid Title IV (Return of Title IV Funds)
Widener University returns unearned Federal funds in compliance with Federal regulations (34CFR Sec. 668.22 & H EA Section 484 B). If a student completed more than 60% of the period of enrollment, he or she earned 100% of the aid for the period. If the student completed 60% or less of the period of enrollment, the percentage of the period is the percentage of aid earned. A period of enrollment is equivalent to one semester.

Federal funds will be returned in the order prescribed by 34CFR sec. 668.22(3) (B) (h) as follows:

- Unsubsidized Federal Direct Loans
- Subsidized Federal Direct Loans
- Perkins Loans
- GradPLUS Loans
- Pell Grants
- SEOG Grants
- Other Federal Aid
- The student