School of Law Financial Aid Office

Dear Widener Law Student,

The Financial Aid Office has included this handout as an informational piece to help you with the financial aid process and understand your enclosed award agreement.

Tuition & Fees

Tuition is charged on a per credit basis depending on your registered program:

JD Students – Regular and Extended Division	\$1212
LLM & Doctor of Juridical Science	\$1212
Master of Jurisprudence	\$915
Doctor of Law	\$890

Legal Education Institute (LEI) \$425/\$512(UC)

2010 Summer Abroad Courses \$915

Fees

Student Bar Activity Fee \$45 per semester
LEI Activity Fee \$15 per semester
Exam Soft \$30 per semester

Your financial aid is processed with an *estimated tuition* based on your registered program.

Juris Doctor

Regular Division –

Extended Division –

Per Semester
15 credits
11 credits

LLM & Doctor of Juridical Science

Regular Division - 12 credits Extended Division - 6 credits

Master of Jurisprudence

Health - 4-6 credits depending on curriculum Corporation - 4-6 credits depending on curriculum

Legal Education Institute

Full Time (BS/AS or Certificate) - 12 credits Part Time (BS/AS or Certificate) - 6 credits

Your actual tuition may be more or less than our estimate depending on the numbers credits you are registered for. Additional credits added throughout the semester will be billed accordingly. Classes dropped after the posted drop/add period will be charged full price.

Over for more information on determining GradPLUS/PLUS eligibility and tuition balance

Widener University School of Law

4601 Concord Pike, Wilmington, DE 19803-0474 3800 Vartan Way, Harrisburg, PA 17106-9381 t: 302-477-2293 f: 302-477-2034 t: 717-541-3961 f: 717-541-3999

Tuition and fees are billed to your account each semester.

Look at your enclosed award agreement to determine the scholarships, grants, loans awarded to you by the Financial Aid Office. The Stafford loan is charged a 1% default fee at disbursement. However, the Direct Loan program provides a .5% interest rebate that is retained in repayment if the borrower makes the first 12 required payments on-time.

Do not include Federal Work Study when trying to determine your estimated tuition balance as the amounts are not credited to your account. It is paid directly to you in the form of a bi-weekly paycheck based on the number of hours you work and is limited to the amount on your award letter.

How to determine your Widener Law tuition balance after awarded financial aid

Estimated Tuition and Fees (credits registered x per credit charge)-

- less grants awarded
- less scholarships awarded
- less loans awarded (be sure to subtract the fees)

Estimated tuition balance

For information on the payment plans available from the Bursar's Office please visit their website, http://law.widener.edu/Admissions/CostsandFinancialAid/TuitionandFees/GuidetoFeesandPayment.aspx

Graduate Students looking for a loan program to help finance their tuition balance and/or to borrow money for living expenses should consider the GradPLUS loan program. The GradPLUS charges a 4% origination fee at disbursement. However, the Direct Loan program provides a 1.5% interest rebate that will be retained in repayment if the borrower makes the first 12 required payments on-time.

Undergraduate Students looking for a loan program to help finance their tuition balance and/or to borrow money for living expenses should consider the PLUS loan program if a dependent student. The PLUS loan is borrowed by the parent of a dependent student and has similar loan terms to the GradPLUS loan. Independent students may wish to borrow a private loan to fund those expenses. Students should always exhaust all federal financial aid programs before considering this option.

How to determine your GradPLUS/PLUS loan eligibility

Budget (located under Student's Financial Information on the enclosed award letter)

- less grants awarded
- less scholarships awarded
- less loans awarded

GradPLUS loan eligibility

Please apply for the GradPLUS/PLUS loan online at https://studentloans.gov The GradPlus process consists of **two steps**, "Apply for PLUS" and "Complete GradPLUS MPN" if you are a first time borrower or were not approved on your own credit for a previous GradPLUS loan.

Excess Funds

Students who receive financial aid in excess of their required tuition, fees and housing charges (DE students only) will receive those funds in the form of a refund for the credit created on their account once all required charges have been paid via direct deposit. Direct deposit can be set up using the Campus Cruiser web portal, under Web Advisor – Banking Information. These funds are generally available 10-14 business days after the funds have been applied to your account.