

CSU COLLEGE OF LAW FINANCIAL AID GUIDE

2024-2025 Academic Year

Greetings from the CSU|LAW! We have provided this packet to answer your important questions about financial aid. Note that CSU College of Law makes determinations related to scholarships; this publication explains the process relating to non-scholarship financial aid. **Students in the JD Online program should refer to the 2024-2025 Sample Curriculum & Tuition document for additional information related to the JD online program.**

OVERVIEW

Financial Aid for graduate students is quite a bit different than you may have experienced as an undergraduate student. As a graduate student, you are automatically deemed “independent” for loans so do not need to include your parents’ financial information on your FAFSA. In general, law students are eligible - regardless of “need” - to receive \$20,500 per academic year from the Direct Loan program, plus aid up to the cost of attendance through the GradPlus loan program (subject to a credit check). In other words, **law students’ loan packages are standard and will not vary based on the concept of “need” and “expected family contribution”** as you were perhaps accustomed to as an undergraduate student.

HOW YOUR AWARD IS DETERMINED

The information relating to your non-scholarship financial aid award is based on the information that you provide on the Free Application for Federal Student Aid (FAFSA) and the formula established by the Federal U.S. Department of Education that determines financial need.

STUDENT AID INDEX -

Cleveland State University’s FAFSA code is: **003032**.

As a graduate student, you are not required to submit your parental financial; you are deemed independent for purposes of financial aid. Your SAI number, used to calculate how much student aid you are eligible to receive, indicates to the financial aid office what types and how much federal and state aid we are allowed to award to you. If the amount awarded is not enough to cover the total costs, please call All-in-1 to discuss alternatives that may be right for you.

ATTENDANCE

If you wish to have your student loans available at the start of the fall semester when tuition is due, you should submit the FAFSA by June 1st. If you do not take out loans initially but decide during the school year to apply, you may submit your FAFSA any time before the last day of instruction.

COST OF ATTENDANCE

The “Cost of Attendance” (COA) defines the expenses that colleges under federal law must include in calculating the maximum cost of attendance, combining all sources. **The COA sets out the MAXIMUM expenses for a student to attend school in a given year. Students should prepare a budget and**

understand that their expenses cannot exceed the Cost of Attendance, and students can opt to take out less in loans that allowed.

Tuition and fees are billed each semester and must be paid before classes start for the semester. The amount you are required to pay is the amount remaining after your financial aid and any law school scholarship, if awarded, is applied. Financial aid is applied before the beginning of each semester, but only after you have completed all the steps necessary to receive financial aid.

To help you plan, we have provided the **estimated** projected “Cost of Attendance” for the 2024-2025 academic year, based on 2023-2024 figures:

The **Estimated Annual “Cost of Attendance”** for the law school

Estimated Tuition/Fees**	
Full-Time In-State	\$ 30,041.70
Full-Time Out-of-State	\$ 30,141.80
Part-Time^ In-State	\$1,155 .45/ CH
Part-Time^ Out-of-State	\$1159.30 / CH
Housing/Meals^^	\$22,440
Books/Supplies^^	\$ 1,500
Transportation^^	\$ 1,770
Personal/Miscellaneous^^	\$ 2,000
Loan Fees	\$ 502
TOTAL “COA”:	
Full-Time In-State	\$58,253.70
Full-Time Out-of-State	\$58,353.80
Part-Time^	Tuition + \$28,212 expenses

(Tuition shown is for the 2023-2024 academic year)

**Estimated tuition and fees fall + spring

^ Part-time for the law school is 8-12 credit hours

^^ Allowed maximum budget for Cost of Attendance calculation.

You will be able to see the amount you owe for the Fall Semester in CampusNet, under the Student account tab, by the end of July for the start of the Fall Semester. The Spring Semester amount due (charges) will be displayed in your student customer account in December.

If the amount of financial aid does not cover the full cost, the University offers a free budget payment plan. The budget payment plan allows you to pay off the balance over the semester. To learn more and enroll in the budget payment plan visit: csuohio.edu/treasury-services/payment-plans.

NEXT STEPS

- Log in to [CampusNet, Financial Aid tab](#).
- Review and complete all necessary steps to receive your financial aid.
- Tuition/Fees will appear on your Account tab at the end of July. Payment is due before the first day of classes.

TYPES OF FINANCIAL AID

DIRECT UNSUBSIDIZED LOANS

Law students are eligible for \$20,500 per calendar year in Unsubsidized Loans from the Federal Direct Loan Program, which offers low-interest loans to students. They are called Direct Loans because they are made directly from the U.S. Department of Education, without going through a bank or other lender. **The \$20,500 Unsubsidized Loan is automatically applied in equal \$10,250 parts in the fall and spring semesters. If you will be attending law school during the summer semester, you may if you wish divide the \$20,500 Unsubsidized loan over the fall, spring and summer semesters. Contact All-In-1 for more information and assistance with this.**

Students who complete the FAFSA are automatically considered for federal student loans. The U.S. Department of Education limits the amount of loans students may borrow. Loan(s) awarded to law students are for the maximum permitted amount.

Direct Unsubsidized Loans are offered to law students with or without financial need. These loans accrue interest while the student is in school and during deferments and grace periods.

FEDERAL GRADUATE PLUS LOANS (GRAD PLUS)

The Federal Grad PLUS loan enables credit-worthy law students to borrow and help pay for the cost of attending CSU. Law students can log in and apply online for a Grad PLUS loan using their FAFSA ID and password at:

studentaid.gov/app/launchPLUS.action?plusType=gradPlus.

The Financial Aid Office determines your loan eligibility based on federal rules. The chart below shows maximum eligibility amounts:

Independent Student Annual Loan Limit (Unsubsidized)	Maximum Loan Amount for Year	Maximum Lifetime Debt Limit
Cumulative Borrowing Loan Limit from Undergraduate		\$57,500
Graduate/Law Students (unsubsidized only)	\$20,500	
Cumulative Borrowing Loan Limit includes loan borrowing from Undergraduate		\$138,500
Grad PLUS Loan	Varies	No Limit (Credit Approval Required)

Under federal law, graduate students (including law students) are not eligible for Federal and State grants, which are reserved for first-time baccalaureate degree-seeking students. For more information on federal student loans visit:

studentaid.ed.gov/sa/types/loans

HELPFUL HINTS TO COMPLETE THE GRAD PLUS APPLICATION

Request the full amount needed for both fall and spring

semester. Important note: The Grad PLUS application for 2023-24 will become available at www.studentaid.gov on May 1, 2023.

The maximum amount you can request is the cost of attendance minus any scholarships awarded by the law school.

If the PLUS Application is approved, we will begin processing. If not approved, other options, such as a Private Education Loan, can be considered.

PRIVATE EDUCATION LOANS

Private or alternative loan programs are used to cover educational expenses not already covered by federal student loans, grants, scholarships or other resources. To learn more visit: www.csuohio.edu/financial-aid/privatebank-loans-alternative-loans.

SCHOLARSHIPS

Law school scholarships are awarded competitively as part of the admission process.

We encourage all entering students to research and apply for External Scholarships, which are managed and awarded by organizations and institutions independently from the law school. These scholarships range in value and eligibility criteria. CSU|LAW posts announcements received about External Scholarships at: law.csuohio.edu/applytoday/scholarship.

EXTERNAL FUNDING

If you are receiving funds and the funding is not listed on your Financial Aid Award letter, please notify the Financial Aid Office. If required, adjustments will be made to your award offer. If we need to add these funds to your award after your financial aid has been disbursed to you, this could result in you owing a balance to CSU. Please tell us about the funding before classes begin.

Any scholarship check being submitted by an outside organization on your behalf must be mailed to Cleveland State University, c/o The Scholarship Coordinator, Financial Aid Office, 2121 Euclid Avenue, UN 301, Cleveland, Ohio 44115. Your name and CSU identification number must be included with the check. Scholarship funds will be divided equally between the Fall and Spring semesters unless the scholarship donor provides a written request for a one-semester distribution with the scholarship payment.

REAPPLY ANNUALLY

You must renew your FAFSA online at www.fafsa.ed.gov every year in order to be considered for financial aid for the next academic year.

SATISFACTORY OF ACADEMIC PROGRESS (SAP) AND WITHDRAWAL FROM CLASSES

SAP rules require that students earn a minimum of 2.0 cumulative grade point average and successfully complete 2/3 (67%) of their schedule each semester in order to keep their financial aid.

Withdrawing from any or all classes after they have started or earning a non-passing grade may have a negative impact on a student's current and future financial aid eligibility. Please check with All-in-1 before withdrawing to learn how this will affect you immediately and in the future.

Review the financial aid withdrawal policy at:

csuohio.edu/financial-aid/student-consumer-information

Review the refund policy at: csuohio.edu/treasuryservices

ELIGIBILITY STATUS/ FUNDING LEVELS

The Financial Aid Office reserves the right to adjust the offered financial aid based on review (also called "Verification") of your eligibility and if the number of classes you are taking changes. Students enrolled in fewer than 6 graded, for-credit hours are ineligible for financial aid.

WHAT IF YOUR FINANCIAL AID AMOUNT EXCEEDS YOUR BILLABLE CHARGES?

If the financial aid applied is more than you owed, you will receive a refund to use for educational expenses, such as: books, supplies, parking. Refunds are processed by the Office of Treasury Services. Visit [csuohio.edu// treasury-services](https://csuohio.edu//treasury-services).

BILL PAYMENT / DISBURSEMENT OF FUNDS

Your bill will be available late July for Fall Semester. Payment is due before classes begin. Financial aid will apply 10 days before the start of classes. Generally, financial aid funds will pay into your student account 10 days before classes begin each semester.



WE ARE HERE TO HELP!

Additional information regarding our programs and policies can be found at csuohio.edu/financialaid.

Customer service for financial aid is provided by:

Campus 411 All-in-1 Enrollment Services

Phone: 216.687.5411

Email: All-in-1@csuohio.edu

