

## LL.M. in Trial Advocacy Program

## 2017-2018 Financial Aid Information Sheet

The type of financial aid available for LL.M. Trial Advocacy students consists mostly of federal and/or private loans. There are also a limited number of scholarships offered by the Trial Advocacy Program to assist students with tuition costs. Students should contact the Trial Advocacy Department directly for information about their Public Interest Scholarship. To apply for Federal Student Loans you must complete the following steps. All 3 steps should be completed by **June 15**, **2017** to ensure that funds are received in time for the start of the program.

- Complete the 2017-2018 LL.M. Program Financial Aid Application online at <u>https://www4.law.temple.edu/FinancialAidRequests/LLMStudent</u>. You can also access the online application from the law school website, <u>www.law.temple.edu</u>; go to *Resources & Services*, then to *Financial Aid*, then click on Aid for LL.M, Graduate & International Programs, then select Student Loans.
- Complete the 2017-2018 Free Application for Federal Student Aid (FAFSA) online at <u>www.fafsa.ed.gov</u>. The Temple University School Federal School Code is 003371.
- Complete the federal Direct Stafford Loan Master Promissory Note (MPN) and the Direct Loan Entrance Counseling online at <u>www.studentloans.gov</u>. Login using your Federal Student Aid (FSA) ID and Password and select Temple University as the school you are attending.

Students are allowed to borrow up to the cost of attendance for the academic year, which includes tuition & fees, room/board, books/supplies, and miscellaneous living expenses. You will be able to borrow enough to cover your tuition & fees, plus the amount included in the cost of attendance for room/board, books/supplies, and living expenses, which is approximately an additional \$22,000.

The federal Direct Stafford Loan is the main type of student loan offered by the government. The maximum loan amount that graduate/professional students can borrow each academic year from the Stafford loan is \$20,500. You may be able to borrow additional funding, up to the cost of attendance, through the federal Direct Graduate PLUS Loan. The Graduate PLUS loan requires a credit check and your credit must be approved in order to qualify for the loan. You can apply with a credit-worthy endorser (co-signer) if you are not approved on your own credit. To apply for a Graduate PLUS loan, you must complete a Graduate PLUS loan application and a separate Graduate PLUS Loan MPN online at <u>www.studentloans.gov</u>. For detailed information about federal student loans, please go to law school website, <u>www.law.temple.edu</u>, select Resources & Services, then Financial Aid, and then click on Federal and Private Loan Programs.

The Trial Advocacy program begins in the summer and the tuition for the program will be billed in 3 installments, \$9000 in summer, and \$8000 each semester for the fall and spring semesters. Due to this billing schedule, your financial aid will be split in three disbursements and each disbursement will be applied directly to your student tuition bill.

Any loan funds that you borrow in excess of tuition and fees will be sent directly to you as a student loan refund and can be used to pay for living expenses. Refunds are generally issued during the first week of class for each semester. To receive the refund via direct deposit, you will need to select your refund option through **Student Choice Refunds** which you can access online through TUPortal (you must have an activated Temple email account to access TUPortal). Once you access TUPortal, go to *Student Tools*, then select *TUPay*, and then select *Student Choice Refunds*. If you do not sign up for direct deposit, you will receive your student loan refund in a paper check which will be mailed to you.