

Summer 2010 Financial Aid Application & Instructions

APPLICATION DEADLINE: FEBRUARY 22, 2010

(The application form can be found at the end of this document.)

WHO MUST COMPLETE THIS APPLICATION:

Students who wish to receive financial aid in Summer 2010, and who are:

- Summer Study Abroad students (even if you were previously awarded aid for Summer 2010), or
- Students who want Federal Work-Study while NOT attending summer classes, or
- Students who will attend classes at CWSL in Summer 2010, and do not have an existing award for Summer 2010.

Students who began their first year at CWSL in January 2010 should not complete this application. If you are unsure if you need to complete this application, please contact the Financial Aid Office staff.

REGULAR SUMMER TRIMESTER

Students who will be taking regular classes at California Western School of Law, or who will visit another school for classes other than a study abroad program, should complete the first column of the Summer 2010 Financial Aid Application form, along with the loan request section and submit the completed form by the summer aid deadline: February 22, 2010. If you have already submitted a 2009-2010 FAFSA, you will not need to submit another; if you have not, you must do so by February 22, 2010 in order to meet the summer deadline. The Summer 2010 application covers only summer aid; in order to receive aid for Fall 2010, students will need to complete a 2010-2011 FAFSA and an Online Aid Application by the fall aid deadline: April 1, 2010.

You should read and be familiar with the contents of the Financial Aid section of the California Western website (at finaid.cwsl.edu). Some things to keep in mind:

You must attend school at least half-time to receive student loans. Students who do not attend school at least half-time may not receive any federal student aid other than Federal Work-Study (assuming that they qualify).

If you wish to attend a summer study abroad program or take the summer off and work under Federal Work-Study, you should not complete the first column. See the Summer Study Abroad or Summer Break Federal Work-Study sections.

- Complete a 2009-2010 Free Application for Federal Student Aid (FAFSA), if you have not already done so. We recommend that you do this via the Department of Education's website at www.fafsa.ed.gov. Be sure to indicate the California Western School of Law school code, which is G13103, when indicating which schools should receive your FAFSA information.
- Complete the Summer 2010 Financial Aid Application and submit it to the Financial Aid Office.
- Part of the California Western Financial Aid Application is a loan request section, which serves as both the Federal Stafford Loan application and an application for Graduate PLUS or a private loan. The Financial Aid Office will certify your eligibility for the loans you request by electronically transmitting the loan data to your selected lender. The lender will then process the loan, which, in the case of Graduate PLUS and private loans, includes a credit check. You must complete a promissory note (usually a Master Promissory Note) for each loan type either electronically or on paper; if the lender sends you a promissory note, complete and return it to the lender as soon as possible.

- If selected for verification, submit the following materials to the Financial Aid Office: a signed copy of your 2008 Federal income tax return, copies of all 2008 W-2s, and a completed 2009-2010 Verification Worksheet (available on the Financial Aid web site or in the Financial Aid Office).
- You may defer payment of tuition and fees by filing a Tuition Deferral/Promissory Note with the Business Office. You may only defer the amount of tuition and fees that will be covered by your financial aid. Tuition deferrals based on student loans are valid only after you submit your FAFSA or Renewal FAFSA to the federal processor and your California Western Financial Aid Application to the Financial Aid Office. Be aware that if your lender denies your Graduate PLUS or private loan application, the portion of tuition deferred based on those loan funds becomes due and payable immediately. Applicants with derogatory credit should be prepared to secure another method of financing. California Western School of Law will not provide funds to replace your Graduate PLUS or private loan if it is denied by your lender.

SUMMER STUDY ABROAD

Student loans are available for students who have received approval for study abroad programs from Academic Affairs. Federal Work Study (FWS) is available for eligible applicants, but may reduce the amount of loan funding available for summer programs.

The California Western School of Law (CWSL) Financial Aid Office processes financial aid applications for CWSL students only.

Notes

- **Students with existing Spring/Summer awards will have their loan periods and summer amounts revised according to the dates and Cost of Attendance of the Summer Study Abroad program.**
- You are responsible for paying the tuition and fees to the Host school by the payment deadline regardless of the status of your financial aid. If the Host school offers a deferment option, it is your responsibility to ensure your deferment is in place.
- You may borrow only the amount of the Cost of Attendance for your Study Abroad program, as determined by the Host school.
- When planning your summer budget, remember that Fall loan funds will be available no earlier than the first day of fall classes, and no advances or emergency loans will be made against Fall loan funds prior to the first day of fall classes.
- A Consortium Agreement with the Host school is required for study abroad programs. The Financial Aid Office prepares the Consortium Agreements and submits them to the Host schools.
- *Typically*, loan funds are disbursed to the school shortly before Summer Abroad classes start, but your loan funds may not be available to you before you leave the country or before your program starts. Please make arrangements with the Business Office concerning the delivery of your funds before you leave San Diego. If you will not be in San Diego to pick up your check, you should either request that the Business Office mail your check to you or to a person of your choosing, or authorize someone to pick it up for you, or authorize the Business Office to wire your funds to your account. California Western School of Law does not charge a fee to wire funds, but does pass along any fees charged by the wire transfer company. These fees are typically around \$25.

Requirements

- Attend at least half-time (as defined by the Host school)
- Complete the summer study abroad program. If you do not, you will be required to return some or all of the student loan funds disbursed to you.
- Provide the CWSL Registrar with a transcript of your summer study abroad program before the end of the Fall 2010 trimester.

Application Procedure

- Petition for approval of your study abroad program to the Academic Affairs Committee.
- File a 2010-2011 FAFSA on-line at www.fafsa.ed.gov.
- Complete a Summer 2010 Financial Aid Application.
- Complete any promissory notes or other paperwork that your lender may require.
- Apply online for aid for Fall. The Financial Aid staff will email all students once the Online Aid System is open for Fall applications.

The amount you may borrow

The Host school determines the Cost of Attendance (the total amount of aid you may receive) for the Summer Abroad program. The Summer Abroad Cost of Attendance usually includes tuition, fees, books, transportation (including airfare), room and board and an allowance for personal expenses. It does not include rent or any other expenses that you may incur during the part of the summer that you do not attend the Summer Abroad program, and no loan aid will be awarded to cover those expenses.

SUMMER BREAK FEDERAL WORK-STUDY

Students wishing to work under the Federal Work-Study Program during a summer break must submit all required materials to the Financial Aid Office by the summer deadline. The list of required materials can be found in the CWSL 2010-2011 Financial Aid Information packet or at www.cwsl.edu in the Financial Aid section under "Forms"; required documents include a completed CWSL 2010-2011 Financial Aid Application and a FAFSA completed online or sent via mail to the Federal processor. Applicants who do not submit all required materials by the summer deadline will be put on a waitlist and will probably not receive consideration.

To be eligible for FWS employment during a period of non-enrollment, such as the summer break, a student must be planning to re-enroll for the institution's next regular session. The FWS award, though used during the non-enrollment period, is considered to be part of the student's financial aid award package for the following session (e.g. Fall/Spring). This means that a student's eligibility for other aid may be reduced due to the receipt of Work-study funds. The initial award packages for students with summer break FWS awards will reflect only their FWS award; award packages including Fall/Spring aid will not appear until Fall/Spring processing is completed, some time during the middle of the Summer trimester.

FWS at Community Service Organizations

A limited number of off-campus employers have been selected to participate in California Western's Community Service Employment (CSE) program. This program allows certain pro bono employers to employ FWS students, even though they have insufficient funds to pay their required share of FWS wages. There is a limited amount of money in the CSE fund; because of this, and because of the large size of awards for Summer Break work, the number of summer CSE awards will be strictly limited. If more applications are received for CSE jobs than there are available CSE awards, the awards that are available will be given out to timely applicants on the basis of need as determined by the students' FAFSA data. Students must have completed 50 hours of pro bono work under the Pro Bono Scholars program before they can receive wages under CSE; contact CWSL Career Services for details on the Pro Bono Scholars program.

CSE employers are identified as such on their job descriptions in the Job Book which is located at the front desk of the Financial Aid Office.

Note that **an offer of employment by a CSE employer does not guarantee that you will receive FWS or CSE funding**. If a CSE employer offers you work, and no FWS or CSE award is made available to you, it may still be possible to work as a volunteer. Otherwise, if you have an FWS award but no corresponding CSE award, you may have to seek employment with an employer who will pay the required share of employee wages.

Steps in the Summer Break FWS Job Application Process

- Complete your 2010-2011 Free Application for Federal Student Aid (FAFSA) on the web or mail it to the federal processor as soon as possible, but in any event, prior to the summer deadline, February 22, 2010. If you have not already completed a 2009-2010 FAFSA, complete it as well.
- Complete all other necessary financial aid materials including the CWSL 2010-2011 Financial Aid Application and the Summer Break Federal Work-Study Application/Student Certification (the last page of this packet) and submit them to the Financial Aid Office by February 22, 2010.
- Summer Break FWS awards should be visible on the Online Aid System by April 1. Students should contact their prospective employers to determine their willingness to participate in the FWS and/or CSE programs. Students interested in working under CSE should double-check with Financial Aid to make sure that their employer is approved to participate under CSE, and that CSE funding is available for the individual student.

- Obtain Federal Work-Study Work Authorization along with W-4 and I-9 forms from the Financial Aid Office, and return them to the Payroll Office, completed, **prior to beginning work.**

Effects of Summer Break Federal Work-Study on other financial aid programs

Summer Break Federal Work-Study is part of your total financial aid package for Fall or Fall/Spring. It can have an adverse effect upon your eligibility for other aid programs. Federal regulations state that FWS earnings during a period of non-enrollment must be counted as aid in the subsequent period of enrollment, after offsetting mandatory wage deductions and other job-related expenses. Mandatory wage deductions include federal income tax withholding, FICA tax, and state disability tax. Other job-related expenses can include meals at work, transportation costs, and other expenses directly incurred as a result of the FWS employment. Room and board is considered a job-related expense *only* if the room and board expenses would not have been incurred except for the fact of the FWS job.

Your Summer Break FWS award will be included in a preliminary list of awards for Fall, and the expenses and mandatory deductions will be offset with an estimated increase to your student budget. The standard estimates for budget adjustments based on Summer Break job-related expenses are detailed in the table below:

	Full-Time (\$8000 award)		Part-Time (\$4000 award)	
Meals	\$640	\$8/workday	\$640	\$8/workday
Transportation	1280		1280	
Miscellaneous	300	Medical Ins.	300	Medical Ins.
	240	Clothing	240	Clothing
Taxes (estimated)	496	Soc. Sec. Tax	248	Soc. Sec. Tax
	116	Medicare Tax	58	Medicare Tax
	94	SDI	47	SDI
	933	Income Tax Withholding	221	Income Tax Withholding
Total Income Offsets	\$4099		\$2882	
Net Eligibility Reduction	\$3901		\$966	

Therefore, assuming that you earn the entire \$8000 allocated under a full-time Summer Break FWS award, you would have \$8000 in FWS deducted from your Fall/Spring or Fall Only eligibility and \$4099 added to your Fall/Spring or Fall Only budget, for a net eligibility reduction of \$3901. Students who earn \$4000 would have their Fall eligibility reduced by \$966.

Your initial fall award package will be based upon a budget adjusted in accordance with the table above, and will assume that the student will have taxes withheld. Final adjustments to the student's budget will take place in September, based upon the actual amounts earned and the actual expenses incurred by the student. If this causes an overaward, second disbursements of the student's loans may be reduced.

Room and board expenses are not included unless they will be incurred solely as a result of your FWS employment. If you feel that your situation warrants inclusion of your room and board costs, or if you will have other job-related costs that are not included in the list above, please write to Financial Aid and indicate the expenses that will be incurred, along with a brief explanation.

Summer 2010 Financial Aid Application

Deadline: February 22, 2010

Name:	Student ID#:
Anticipated Grad Date:	Anticipated number of Fall units:

Check one of the following, and complete only the corresponding column:

Summer Classes through California Western

I intend to take one or more classes during California Western's regular summer session (5/3/10 – 8/20/10).

I plan to take an internship which counts for class credit.

I plan to attend classes at another institution (but not Study Abroad classes).

Number of units I plan to take:

Summer Study Abroad

I plan to attend a Summer Study Abroad program through California Western School of Law or another school.

Name of Host School:	
City and Country I plan to visit:	
Program Start Date:	Program End Date:
Number of units I plan to take: <input style="width: 100%;" type="text"/>	

Summer Break Federal Work-Study

I plan to attend no classes between 5/1/2010 and 8/22/2010, and I intend to enroll at least half-time at California Western in Fall, 2010.

Employer (if undecided, or working at more than one employer, include all employers):	
Number of work hours per week:	
Start Date: (not before 5/1/10)	End Date: (not after 8/29/10)

Aid Request Section (Summer Classes & Summer Study Abroad only)

I request aid from the selected aid programs:	Federal Work-Study..... <input type="checkbox"/>
	Federal Perkins Loan <input type="checkbox"/>
	Fed. Subsidized Stafford Loan..... <input type="checkbox"/>
	Fed. Subsidized and Unsubsidized Stafford Loan <input type="checkbox"/>
	Fed. Sub/Unsub Stafford, and Graduate PLUS Loans <input type="checkbox"/>
	Private Loan * (specify) _____ <input type="checkbox"/>

Process my loans (except Perkins) through: my current lender a different lender (specify): _____

The total amount of loans I wish to borrow for the summer is (complete one box only):
 Exactly: \$
 - OR -
 The amount of my tuition and fees, plus an additional: \$

* Private loans are ineligible for federal loan consolidation, deferments, loan forgiveness, and income-based repayment; they have variable rates, stricter credit criteria, and aggregate caps. It is recommended that students utilize Federal Graduate PLUS loans instead of private loans. If you request both Graduate PLUS and a private loan, only PLUS will be awarded.

Some employers (consult the job book for details) only hire FWS students through the Community Service Employment program. Students may not begin paid work for these employers until they have completed 50 hours of volunteer work under CWSL's Pro Bono Honors program.

I wish to be considered for a Community Service Employment Award:

I have completed 50 hours of work under the Pro Bono Honors program:

SUMMER BREAK FEDERAL WORK-STUDY APPLICANT CERTIFICATION:
 By completing information in this column and signing below, I certify the following:

- I will not begin working under FWS until a completed work authorization, signed by myself, my employer, and a Financial Aid officer, is on file in the Business Office.
- I understand that a Summer Break 2010 FWS award will count as part of my Fall and Spring 2010-11 aid award, and therefore may reduce the amount of my aid during those trimesters.
- I understand that I am not authorized to work any hours after I petition to withdraw from CWSL or transfer to another school.

CERTIFICATION FOR ALL APPLICANTS: I have read the Summer 2010 Financial Aid Application Instructions. If I attend any Study Abroad programs, I understand that I must have a transcript from each program submitted to the CWSL Registrar's Office prior to the end of the Fall 2010 trimester. If I do not attend a Study Abroad or other program for which I receive student loan funds, I must return to CWSL all student loan funds that were disbursed to me. I understand that it is my responsibility to pay tuition and fee charges to a host school by the date due regardless of the status of my financial aid. I certify that all of the information reported in order to qualify for Federal and other student aid is true, correct, and complete to the best of my knowledge and belief. I understand that any misrepresentation is cause for denial and/or withdrawal of financial aid. **WARNING:** If you purposely give false or misleading information, you may be fined and/or imprisoned. I agree, if requested, to forward to the Financial Aid Office an official copy of my latest Federal Income Tax return obtained from the appropriate district office of the IRS. I understand that the receipt of Federal Perkins Loan and/or Federal Work-Study funds offered through CWSL is subject to availability of funding. I have read and understand the current California Western School of Law Bulletin. I understand that Federal Graduate PLUS loans and private loans are subject to credit approval, and that CWSL will not replace funding denied due to credit problems. I understand that by requesting a Federal PLUS Loan or a private loan using this form, I am also requesting my selected lender to perform a credit check on me. I authorize the school to transfer loan proceeds received by Electronic Funds Transfer to my student account. I understand that I may cancel or reduce the amounts of any aid awarded to me, prior to disbursement, by submitting a written notice to the Financial Aid Office.

Student's Signature _____

Date _____