

Financial Assistance Handbook



WESTERN STATE COLLEGE OF LAW
— AT ARGOSY UNIVERSITY —

2015-16

TABLE OF CONTENTS

PHILOSOPHY AND GOAL	3
DEADLINES	3
CONTACTING THE COLLEGE OF LAW STUDENT FINANCE OFFICE	3
ELIGIBILITY REQUIREMENTS FOR FEDERAL AID	3
STUDENTS' RIGHTS & RESPONSIBILITIES (for Federal Aid)	4
APPLICATION PROCESS	5
COST OF ATTENDANCE, EXPECTED FAMILY CONTRIBUTION, AND FINANCIAL NEED	5
FINANCIAL ASSISTANCE PROGRAMS AT WESTERN STATE	6
WHO SETS THE RULES?	11
DEFINITIONS AND PRACTICES	11
THE STUDENT CONSUMER	14
NON-DISCRIMINATION POLICY STATEMENT	14
STUDENT LOAN CODE OF CONDUCT	14
MY LOAN RECORD	18

See [wsuprograms.info](#) for program duration, tuition, fees, and other costs, median debt, federal salary data, alumni success, and other important information.

The information contained in this handbook is current as of 07/2015 and is subject to revision as federal, state and Western State College of Law at Argosy University policies change. Revisions are posted on the official and/or student finance bulletin boards. This Financial Assistance Handbook supersedes all previous Financial Assistance Handbooks, and the policies expressed in this handbook will be controlling, regardless of any policies stated in any previous handbook received by the student upon his or her admission.

PHILOSOPHY AND GOAL

The primary responsibility for financing education lies with the student and his or her family. When additional funds are needed, there are various types of financial assistance available. At the graduate level, the bulk of this assistance is in the form of loans. Since these assistance programs are funded, in full or part, by governmental agencies, changes can occur at any time.

In keeping with the goals of Western State College of Law at Argosy University, herein after referred to as the College of Law, the staff of the Student Finance Office endeavors to provide opportunity to those students for whom finances are a determining factor. The individual need for each student is our focal point, with our goal being to provide monetary assistance to students who want to attend, but cannot do so or would experience financial hardship without financial assistance.

This catalog is intended to provide basic information for students seeking financial assistance. The law school’s staff of student finance professionals is available to provide more information and to advise students regarding financial assistance that may be available.

DEADLINES

PRIORITY DEADLINES	Full Academic Year	Spring Semester
Submission of FAFSA to the federal processor	April 15	November 15
Receipt of all other materials by the College of Law	April 15	November 15
NON-PRIORITY DEADLINES	Full Academic Year	Spring Semester
Receipt of all materials for non-priority processing	November 15	April 15 Last date to apply for aid (loans, etc.)

CONTACTING THE COLLEGE OF LAW STUDENT FINANCE OFFICE

Western State College of Law at Argosy University Student Finance Office 1111 N. State College Blvd. Fullerton, CA 92831	Office Direct Telephone (714) 459-1120 Fax (714) 525-6721 E-mail wsu406@wsulaw.edu Visit our website at www.wsulaw.edu
Office Hours: Monday - Thursday, 8:30 a.m. – 6:30 p.m. Friday, 8:30 a.m. –5:00 p.m.	

ELIGIBILITY REQUIREMENTS FOR FEDERAL AID

To receive aid from the student aid programs discussed in this publication, you must meet all of the following criteria:

- Have financial need, except for some loan programs.
- Must have either a high school diploma or a recognized equivalent (such as a General Educational Development certificate (GED) or have been home schooled).
- Be enrolled or accepted for enrollment as a regular student in an eligible program and cannot also be enrolled in elementary or secondary school.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number. If you don’t have a Social Security Number, you can find out more about applying for one at www.ssa.gov.
- Make satisfactory academic progress.

- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that you will use federal student aid only for educational purposes.
- Sign a statement on the FAFSA certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student grant.
- Register with the Selective Service, if required. If you are a male 18 through 25 years of age and you have not yet registered with Selective Service, you can give the Selective Service permission to register you by checking a box on the FAFSA. You can also register through the Internet at www.sss.gov.
- Must meet drug conviction eligibility requirements, if applicable.
- Note: Financial Aid Eligibility is suspended for students convicted under federal or state law of sale or possession of drugs. If you have a conviction or convictions for these offenses, call 1-800--FED-AID (1-800-433-3243) to find out how, or if, this law applies to you. You can regain eligibility early by successfully completing an approved drug rehabilitation program.

When you apply for aid from the Federal Student Aid Programs, the U. S. Department of Education verifies some of your information with the following federal agencies:

- Social Security Administration (for verification of Social Security Numbers and U.S. citizenship status)
- Selective Service System (for verification of Selective Service registration status, if applicable)
- Immigration and Naturalization Service (for verification of eligible non-citizenship status, if applicable)
- Department of Justice (for verification that an applicant has not been denied federal student aid by the courts as the result of a drug-related conviction)
- Department of Veterans Affairs (for verification of veteran's status)
- The Internal Revenue Service

We encourage you to seek more information related to the federal student aid programs online at www.studentaid.ed.gov

STUDENTS' RIGHTS & RESPONSIBILITIES (for Federal Aid)

You have the right to ask:

- What it costs to attend, and what its refund policies are if you drop out.
- How your student finance administrator determines whether you're making satisfactory academic progress and what happens if you're not.
- What financial help is available, including information on all federal, state, and college financial assistance programs?
- About the deadlines for submitting applications for each program and how recipients are selected.
- How your financial need is determined. This process includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses are considered in your student budget.
- What resources (such as other financial assistance, personal assets) are considered in the financial need calculation, and how much of your financial need is met.
- To explain the various programs in your award package, and how and when you'll receive your aid.
- To reconsider your financial assistance application, if you believe you've been treated unfairly.
- How much of your financial assistance must be repaid, and what portion is grant or gift aid.
- What the student loan interest rate is, the total amount that must be repaid, payback procedures, when repayment begins, and how long you have to repay.
- How to apply for additional aid, if your financial circumstances change.
- To disclose its current campus security policy and campus crime statistics.

Please contact the Student Finance/Student Services Office for more information on these rights.

You Have a Responsibility to:

- Review and consider all information about the programs before enrolling.
- Compare your anticipated student-loan debt to the money you expect to earn after completing your degree or program, minus your anticipated expenses.
- Complete the application accurately and submit it on time to the right place. Intentional misrepresentation on an application for federal aid is a violation of law and a criminal offense subject to penalties.
- Talk to counselors, local employers, and current and former students to find out how they liked the school.
- Read and keep copies of all forms and agreements you sign.
- Respond promptly and return all requested additional documentation, verification, corrections, or new information to the appropriate agency.
- Notify the Student Services Office and your lender promptly of changes in your name, permanent mailing address, marital, or enrollment status.
- Know and comply with the deadlines for application or re-application for aid, and understand the school's refund policies and procedures.
- Repay the full amount of the loan plus interest, less the amount of any refund.
- File for a deferment or forbearance if you need to, to avoid default.

APPLICATION PROCESS

Due to the high cost of private education, most students require financial assistance to pay for their studies. We encourage all students to begin their financial planning as early as possible and to pursue all possible sources of financial assistance.

In order to apply for assistance, including federal and private loans, you must submit an application each academic year. The initial application consists of:

1. Application for Financial Assistance (AFA) – Complete and submit to the Student Finance Office.
2. Free Application for Federal Student Aid (FAFSA) – Submit a FAFSA or Renewal FAFSA to the federal processor at <http://www.fafsa.ed.gov/>. Use 013710 for 1st college code.
3. Direct Loan Master Promissory Note (MPN) – This is to be completed online at www.studentloans.gov by all new students and continuing students who did not borrow previously at the College of Law.
4. Complete entrance interview online at www.studentloans.gov.

COST OF ATTENDANCE, EXPECTED FAMILY CONTRIBUTION, AND FINANCIAL NEED

Aid from some programs is awarded on the basis of financial need (except for unsubsidized Direct Loans & Direct Graduate PLUS Loans). When you apply for federal student aid, the information you report is used in a formula established by the U.S. Congress. The formula determines your Expected Family Contribution (EFC), an amount you and your family are expected to contribute toward your education (although this amount may not exactly match the amount you and your family end up contributing). There isn't a maximum EFC that defines eligibility for financial assistance programs. Instead, your EFC is used in the following equation to determine your financial need:

Cost of attendance – Expected Family Contribution = Financial need

Your student finance administrator calculates your cost of attendance and subtracts the amount you and your family are expected to contribute toward that cost. If there's anything left over, you're considered to have financial need. In determining your need for aid your student finance administrator must first consider other aid you're expected to receive.

Example of Cost of Attendance budgets:

The financial aid office uses an estimate of direct and indirect costs to determine how much financial aid a student may be eligible for.

Component	Full-time Self-Supporting	Full-time Live at Home	Part-time Self-Supporting	Part-time Live at Home
Months	9	9	9	9
Tuition and Fees	\$43,350	\$43,350	\$29,150	\$29,150
Books/Supplies	\$2,400	\$2,400	\$1,350	\$1,350
Housing (Room and Board)	\$11,970	\$4,770	\$11,970	\$4,770
Personal	\$5,814	\$5,814	\$5,814	\$5,814
Transportation	\$3,351	\$3,351	\$3,351	\$3,351
Loan Fees	\$205	\$205	\$205	\$205
Total	\$67,090	\$59,980	\$51,840	\$44,640
Aid distribution	50% fall 50% spring	50% fall 50% spring	50% fall 50% spring	50% fall 50% spring

Please note that the budgets listed are representative of 2015-16 costs and are subject to change

The cost of attendance represents the maximum amount of financial assistance that you can receive from a combination of all sources, not to exceed program limits. To determine the cost of education, the Student Finance Office establishes standard budgets that reflect average expenses (using student surveys, institutional costs, and U.S. Department of Education guidelines) for students during the award period. These budgets vary according to living arrangements and the length of the award period. Each budget includes average tuition and fees, books and supplies, housing, food, transportation, personal expenses, and loan fees when applicable. Reviewed and updated annually, these budgets serve as a guide for reasonable expenses for a “modest standard of living” according to federal standards.

Your Award Letter - A student finance administrator will put together an award package that comes as close as possible to meeting your need. However, because funds are limited, the amount awarded to you may fall short of the amount for which you are eligible.

Your student finance administrators will then mail you an award letter that details the types and amounts of assistance that you have been awarded. You will be asked to review the award letter and respond back by indicating the awards you would like to accept. You must return a signed and dated copy of the Award Letter before we can continue processing. You may decline an award by crossing it off or accept a lesser amount by crossing off the awarded amount and entering a lesser amount.

FINANCIAL ASSISTANCE PROGRAMS AT WESTERN STATE

Institutional Programs

Scholarships – The College of Law offers merit scholarships to eligible new and continuing students. Typically, these scholarships cover tuition only; books, fees and living expenses are not covered. A student may not receive more than 100% of tuition for any one semester from scholarship or remission sources. Most scholarship programs of the College of Law do not require a separate application; students are automatically considered each year. All scholarship programs are subject to change at any time.

First year scholarships are awarded as part of the admissions process. Awards for continuing students are handled in the Student Services Office.

Scholarships are awarded for a specific dollar amount and are disbursed as tuition credit at the rate of 50% each fall and spring semester for both full-time and part-time students. Upon acceptance of the award and confirmation of proper enrollment, the scholarship will be posted to the student's tuition account. A subsequent change in the program of enrollment or in the unit total for which the student is registered may generate an adjustment in the scholarship amount and the student's account. When a student does not attend a particular semester, that portion of the scholarship does not carry forward to a future semester. Generally scholarships do not apply to courses taken during the summer session.

Withdrawal from courses, either partial or complete, will be handled in accordance with the College of Law's refund policy. Students who withdraw must re-establish scholarship eligibility by completing any unit deficiencies.

There are times when the College of Law facilitates the application process of external scholarships, such as the McCune Scholarship and the Orange County Women Lawyers Scholarship. These scholarships require a separate application for consideration. The application processes are directed by the sponsoring agency and the College of Law does not participate in the selection process of these awards. Competitions are announced by e-mail and posting on the scholarship board on the second floor outside the Student Services Office.

A number of other scholarships are available each year from a variety of outside organizations. Competitions are announced by e-mail and posting on the scholarship board on the second floor outside the Student Services Office. Hundreds of privately funded scholarships are available to qualified students. Scholarships are considered gift aid, which does not have to be repaid and are often awarded for merit in academics or a particular field of study. Scholarships may also be awarded based on ethnic background, religious affiliation, and special interests. For more information visit www.fastweb.com, www.studentawards.com or visit www.finaid.org for information on other scholarship search engines. Students should exercise caution to avoid scams. More information on scholarship scams can be found in the document listed at <http://www.ftc.gov/opa/2011/09/scholarshipfraud.shtm>

Tuition Payment Plans – The College of Law offers short-term payment plans to help students meet their financial obligations to the law school. With these approved plans, students are able to make tuition and fee payments throughout the semester and/or while awaiting the delivery of financial assistance funds. Contact the Student Accounts/Student Services Office at (714) 459-1120 for more information.

Federal Aid Programs

Campus-Based Federal Aid - The two programs discussed in this section are called campus-based programs because they are administered directly by the Student Finance Office. The Federal Work-Study Program offers jobs, and the Federal Perkins Loan Program offers loans. Even though each program is different, they have these characteristics in common:

- How much aid you receive depends on factors such as your financial need, the amount of other aid you'll receive, and the availability of funds. The College of Law receives a certain amount of funds from the federal government for each campus-based program each year. When that money is gone, no more awards can be made from that program for that year.
- When you complete your application for financial assistance by the priority deadline you will be automatically considered for Federal Campus-Based Funds.

Federal Perkins Loan - A Federal Perkins Loan is a low-interest (5 percent) fixed rate loan for students with exceptional financial need. Your school is your lender. You must repay this loan to your school. For graduate studies, you can borrow up to \$8,000 per year although awards at the College of Law generally range from \$200 – \$6,000 per year depending on your level of financial need, when you apply, and the funding level at the College of Law. The cumulative maximum is \$60,000 as a graduate/professional student (including any Federal Perkins Loans you borrowed as an undergraduate).

A Perkins Loan borrower is not charged any fees. However, if you skip a payment, make a payment late, or make less than a full payment, you may have to pay a late charge. If your failure to make payments persists, you may have to pay collection costs as well. You have nine months after you graduate, leave school, or drop below half-time status before you must begin repayment (you may have longer than nine months if you are on active duty with the military). This is called a grace period. At the end of your grace period, you must begin repaying your loan. You may be allowed up to 10 years to repay. Your monthly payment amount will depend on the size of your debt and the length of your repayment period. The chart below shows typical monthly payments and total interest charges over a 10-year period.

Federal Perkins Loan Repayment Estimator				
Amount Borrowed	Number of Payments	Payment per Month	Cumulative Payments	Total Interest Paid
\$1,000.00	26	\$40.00	\$1,058.23	\$58.23
\$3,000.00	91	\$40.00	\$3,604.55	\$604.55
\$4,000.00	120	\$42.43	\$5,091.01	\$1,091.01
\$6,000.00	120	\$63.64	\$7,636.69	\$1,636.69
\$8,000.00	120	\$84.85	\$10,182.38	\$2,182.38
\$9,000.00	120	\$95.46	\$11,455.04	\$2,455.04
\$10,000.00	120	\$106.07	\$12,727.70	\$2,727.70
\$12,000.00	120	\$127.28	\$15,273.39	\$3,273.39
\$15,000.00	120	\$159.10	\$19,091.73	\$4,091.73
\$16,000.00	120	\$169.70	\$20,364.75	\$4,364.75
\$18,000.00	120	\$190.92	\$22,910.08	\$4,910.08
\$20,000.00	120	\$212.13	\$25,455.76	\$5,455.76
\$24,000.00	120	\$254.56	\$30,546.77	\$6,546.77
\$30,000.00	120	\$318.20	\$38,183.46	\$8,183.46
\$36,000.00	120	\$381.84	\$45,820.16	\$9,820.16
\$40,000.00	120	\$424.26	\$50,911.52	\$10,911.52
\$50,000.00	120	\$530.33	\$63,639.22	\$13,639.22
\$60,000.00	120	\$636.39	\$76,367.28	\$16,367.28
For more detailed information please use the sample loan repayment calculators at http://www.finaid.org/calculators/loanpayments.phtml				

Federal Perkins Loan recipients are required to complete additional forms and complete a mandatory online (<http://mappingyourfuture.org/>) or in-person Federal Perkins Loan Entrance counseling session. Funds are disbursed in at least two payments during the academic year.

In addition to the required Federal Direct Loan and Stafford Loan exit interview, Federal Perkins Loan recipients are required to complete a separate exit interview prior to graduation or termination of study. It is the responsibility of each loan recipient to schedule this interview before leaving campus.

Federal Work-Study - The Federal Work-Study Program provides jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to your course of study. In addition to the regular eligibility requirements, the program requires that participants be in good academic standing and capable of maintaining such standing. Hourly pay rates vary depending on the individual employers, year in school, and type of work performed, but usually ranges from \$9.50 to \$18.00 per hour. A determination of eligibility for federal work-study does not guarantee a job. Rather, it qualifies you to interview for available positions.

Federal Direct Loans - Federal Direct Student Loans are low-interest loans to help pay for the cost of a student's education. The lender is the U.S. Department of Education. The Direct Loan is a form of federal self-help aid. Funds are disbursed in at least two payments during the academic year. Loan fees are deducted prior from the disbursements. Direct Loan interest rate for graduate students is currently fixed at 5.41%. This loan is unsubsidized. You'll be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it will be capitalized—that is, the interest will be added to the principal amount of your loan and additional interest will be based upon the higher amount.

Federal Direct Loan applicants are required to complete a mandatory online entrance counseling session at www.studentloans.gov before funds can be disbursed.

After you graduate, leave school, or drop below half-time enrollment, you begin repayment. You'll receive information about repayment and will be notified of the date repayment begins. However, you are responsible for beginning repayment on time, even if you don't receive this information. For more information on repayment options, go to www.studentloans.gov.

Mandatory exit counseling must be done online at www.nsls.ed.gov when a borrower ceases enrollment or drops to less than half-time status.

Program Summary

Program	Annual Maximum	Aggregate Maximum	Interest Rate	Loan Fees	Standard Repayment Term	In-School/Grace Period Interest Accrual
Unsubsidized Direct Loan	\$20,500	\$138,500	5.41%	Yes	10 years	Yes

Borrowing and Debt - All potential borrowers are warned to review the long-term consequences created by borrowing to finance educational costs. Loans can be valuable tools to help you afford a legal education, but can create substantial indebtedness. Students need to consider the impact educational loans will have on their future, and what it will cost to repay them. Take an active role in managing your debt! Consider your income and ability to repay before accepting a student loan.

Borrow responsibly! Use the following chart to estimate what your monthly payment for your educational loans will be. For more detailed information please use the sample loan repayment calculators on the Direct Loan website (www.studentloans.gov) to estimate your loan repayment amounts.

Estimated Direct Loan Monthly Payment Amounts				
Loan Amount	# of Pmts	Est. Monthly Pmt*	Total Interest	Total Repayment
\$ 25,000	120	\$ 288	\$ 9,524	\$ 34,524
\$ 30,000	120	\$ 345	\$ 11,429	\$ 41,429
\$ 40,000	120	\$ 460	\$ 15,239	\$ 55,239

\$ 50,000	120	\$ 575	\$ 19,048	\$ 69,048
\$ 60,000	120	\$ 690	\$ 22,858	\$ 82,858
\$ 100,000	120	\$ 1,151	\$ 38,097	\$ 138,097
\$ 138,500	120	\$ 1,594	\$ 52,736	\$ 191,236

*Estimated monthly payment amount is based on loan amounts above at 6.80% fixed interest rate for subsidized loans with no borrower benefits; a 10-year repayment term with a standard repayment account. Amounts are rounded to the nearest dollar. Student loan interest rates change periodically; please go to your lenders website for their most recent estimated loan repayment calculator.

Remember, you may choose to pay interest on your Unsubsidized loans while you are in school. If you choose not to pay the interest while you're in school, it will be capitalized (added to the unpaid principal amount of your loan) which can substantially increase the amount you repay. If your loan is capitalized the unpaid principal balance of your loan is increased and you will then be charged interest on that increased principal amount. You will save money if you pay the interest as it accrues on your loan while you're in school, during your grace period and during periods of deferment or forbearance after you leave school.

Federal Direct Graduate PLUS Loan - The Federal Direct PLUS Loan ('PLUS Loan') allows graduate students to borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. There is no cumulative limit. Like the Federal Direct Loan, Direct Graduate PLUS Loans are provided by the U.S. Department of Education. Direct Graduate PLUS Loans have a fixed interest rate of 6.41%. The interest is not subsidized while the student is in school. The PLUS Loan charges loan fees of 4.288%, deducted from each disbursement check. Repayment begins 60 days after the funds are fully disbursed, and the repayment term is up to 10 years. There is no grace period; however, PLUS borrowers may defer their loans during their in-school status. PLUS Loans can be consolidated just like Direct Loans, Stafford Loans, and Perkins Loans. Eligibility for the Graduate PLUS Loan depends on a credit check to determine absence of adverse credit history.

Federal Graduate PLUS Loan recipients are required to complete a mandatory online counseling session at www.studentloans.gov. Funds are disbursed in at least two payments during the academic year.

Get Your Federal Student Loan Information - The U.S. Department of Education's National Student Loan Data System (NSLDS) allows you to access information on loan and/or federal grant amounts, your loan status (including outstanding balances), and disbursements made. Go to www.nsls.ed.gov.

Other Assistance Programs

Private Scholarships - Hundreds of privately funded scholarships are available nationally to qualified students. Scholarships are considered gift aid, which does not have to be repaid, and are often awarded for merit in academics or a particular field of study. Scholarships may also be awarded based on ethnic background, religious affiliation, and special interests. For more information on external scholarship searches, please visit www.fastweb.com or www.studentawards.com. In addition, announcements that are sent to the Student Services Office regarding available scholarships are posted on the bulletin board just outside the office.

Bureau of Indian Affairs - U.S. Bureau of Indian Affairs administers a Higher Education Grant Program for students who are of a federally recognized Indian tribe that receives services from the Department of the Interior. Applicants must have financial need established by the institution they are planning to attend. Application should be made at their respective Bureau of Indian Affairs area or agency office serving their tribe, or, the Tribal Contractor that administers the Higher Education Grant Program for their tribe. The Student Finance Office will assist you with your application, but the final decision rests with the BIA agency that serves you.

Veterans Educational Benefits – The College of Law is approved for the training of veterans and other eligible persons by the California State Approving Agency for Veterans Education, Department of Veterans Affairs, California Department of Veterans Affairs (1227 O Street, Suite 625; Sacramento, CA 95814; Phone: 916-503-8317; Fax: 916-653-1035; <http://https://www.calvet.ca.gov/csaave>).

All prior credit is evaluated prior to enrollment certification. Students are subject to satisfactory academic progress rules as stated in this publication. To see if you qualify for benefits, contact your local VA office or visit www.gibill.va.gov. The College of Law participates in the Yellow Ribbon Program.

For additional information, visit <http://www.wsulaw.edu/assets/pdf/wsulaw-military-brochure.pdf>.

Vocational Rehabilitation Benefits – The College of Law will assist in coordinating receipt of education benefit funds for students who qualify for Vocational Rehabilitation. Students must apply directly to and be approved for benefits through the appropriate federal, state, or private agency.

State Financial Aid - Western State College of Law at Argosy University is not currently participating in any state aid programs.

WHO SETS THE RULES?

Financial assistance funds are provided from these basic sources: federal and institutional.

Federal – Federal regulations outline and govern institutional and student responsibilities, application procedures, student eligibility, maintenance of student records, analysis procedures, award coordination, and recipient enrollment requirements. The Ombudsman phone number is 877-557-2575; the website and email is www.ombudsman.ed.gov.

The contact information for the FSA Ombudsman of the Department of Education:

U.S. Department of Education FSA Ombudsman 830 First Street, NE Fourth Floor Washington, DC 20202-5144	Website: http://www.ombudsman.ed.gov/ Phone number: 1-877-557-2575
--------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------

Institutional – The Student Finance Office, in coordination with the school administration, establishes financial assistance policies and procedures for Western State College of Law at Argosy University.

DEFINITIONS AND PRACTICES

Priority Deadline - Students must have all the appropriate forms submitted to the Student Finance Office by the priority deadline. Applications received from after that date are not considered for the more limited funds like the Federal Perkins Loan, or possibly Federal Work-Study. Priority processing does not guarantee students any form of award, nor does it mean that the College of Law will receive funds prior to the start of classes; it does give the processing staff a method of handling many applications in an organized and equitable fashion.

Full-time/Part-time Status - For awarding purposes, during fall and spring semesters, full-time status requires twelve or more units, half-time requires five to ten units, and fewer than five units is less than half-time. (During summer sessions, six or more units is full-time, three to five units is half-time, and fewer than three units is less than half-time.) Budgets are assigned according to the academic curriculum the student is following, as indicated by the student on the Institutional Application for Financial Assistance.

Standard Academic Year - The standard academic year is fall/spring. Students enrolling for the first time in the spring may apply for financial assistance for the remainder of the current standard academic year, and then reapply for the next full standard academic year.

Mandatory Counseling - Federal regulations mandate that all borrowers attend entrance and exit counseling provided by the institution. The College of Law utilizes online student loan counseling products that allow borrowers to fulfill the bulk of entrance and exit loan counseling requirements anytime, anywhere — all from the convenience of a computer. The College of Law receives confirmation of completed individual sessions electronically.

Entrance Counseling - All borrowers must go through loan entrance counseling and learn about the terms and conditions of their loans. The College of Law will not certify loan eligibility for a borrower until s/he has completed entrance counseling for the specific program requiring certification. Direct Loan entrance counseling must be done online at www.studentloans.gov. Perkins Entrance counseling must be done online at <http://mappingyourfuture.org/OSLC/>

Exit Counseling - Borrowers are required to complete an exit interview whenever they drop below half-time enrollment status, withdraw, or graduate. The College of Law places an administrative hold on the records of borrowers who do not attend the mandatory exit counseling. Direct Loan (and Federal Stafford Loan) exit counseling must be done online at www.nslsds.ed.gov. One portion of Perkins Exit counseling sent via US Mail from the loan servicing company UNISA and the other part must be done online at <http://mappingyourfuture.org/OSLC/>

Award Appeal Process - Students who believe that they did not receive fair consideration from the Student Finance Office should fill out a petition. All petitions relating to a financial assistance decision should be turned into the Assistant Director of Student Finance. The petition must clearly set forth what is sought, explain any extenuating circumstances, and include any supporting information or documentation. A petition may be approved unconditionally, approved with conditions, or denied. In any case the petitioner will be notified in writing of the final decision. Generally, only one petition will be considered for any grievance.

Changes in Circumstance - Although the process of determining eligibility for federal student aid is basically the same for all applicants, there may be some flexibility. In some cases, your cost of attendance or the information used to calculate your Expected Family Contribution (EFC) may be adjusted to take into account circumstances that might affect the amount you and your family are expected to contribute toward your education. For instance, an adjustment may be made if you or your spouse has been recently unemployed. Check with a student finance administrator if you feel you have any special circumstances that might affect the amount you and your family are expected to contribute. But remember, there must be very good reasons to make any adjustments, and you'll have to provide adequate proof to support those adjustments. Also, remember that the Student Finance Office does not have to make such an adjustment, and their decision is final and cannot be appealed to the U.S. Department of Education.

Satisfactory Progress Policy - Federal regulations require institutions of higher education to establish minimum standards of satisfactory progress for recipients of financial assistance. These standards must equal or exceed the academic standards for students not receiving federal financial assistance. In keeping with these regulations, Western State College of Law at Argosy University has established the following policy governing satisfactory progress. Programs governed by the satisfactory progress requirements are:

- Federal Work-Study
- Federal Perkins Loan
- Federal Direct Student Loans
- Private Lender/Alternative Education Loans
- Veterans Educational Benefit Programs
- Any other federal, state, institutional, or private aid program requiring a progress standard

In order to be eligible to receive financial assistance, students must be in good academic standing, on academic probation, or otherwise eligible to continue enrollment at Western State; in addition, all students must meet the following progress requirements:

Requirement	Standard**	When Reviewed
Minimum level of enrollment	Half-time*	Each semester and at each disbursement
Minimum cumulative GPA	2.0 at the end of the second year and all subsequent semesters	Each semester and at each disbursement
Minimum units completed each academic year (ICR)	15 part-time program 18 full-time program	Annually
Maximum time frame (MTF)	84 months after a student has commenced law study	Annually

Note: Some programs may require stricter standards.

Unit Exclusions - Units with the following grades will adversely affect meeting the requirements for satisfactory progress for financial assistance:

F Failure W Withdrawal Q Grade not submitted
 I Incomplete E Extension of time AF Administrative Failure
 M Make-up XF Academic Honesty
 Repeat of any course including start-over and foundation law point repeats

Please note: For Veterans Education Benefit Programs, any grade that negatively affects one or more of a student's satisfactory academic progress standards for successful completion of the school's requirements for graduation is considered to be punitive. These standards include the cumulative grade point average (CGPA), the incremental completion rate (ICR) and the maximum allowable timeframe (MTF). For more information, refer to the satisfactory academic progress policy.

Transfer Students - Credit hours transferred from other law schools that are accepted toward completion of a student's program at the College of Law count as hours completed, however, transfer credit hours are not included in the calculation of a student's grade point average.

Dismissal/Suspension - Academically dismissed or suspended students are ineligible for financial assistance while dismissed/suspended and must request reinstatement of assistance through the Satisfactory Progress Appeal process (see below) upon readmission or academic approval to continue. Readmission, whether academic or through the Admission Committee, does not automatically grant reinstatement of financial assistance eligibility.

Starting Over - Start-Over students, including those who are allowed to repeat their first year of law school studies are ineligible for financial assistance and must request reinstatement of assistance through the Satisfactory Progress Appeal process (see below) to try to regain financial assistance eligibility. Approval to start over whether academic or through the Admission Committee, does not automatically grant reinstatement of financial assistance eligibility.

Financial Assistance Probation - Students who do not meet the minimum standards for GPA prior to the end of the second year or who do not complete the minimum number of units for which they have been funded, will be placed on financial assistance probation for one semester. All deficiencies must be cleared and current progress standards must be met during the probation period.

Suspension - Students who continue to be deficient after the probation period are placed on financial assistance suspension until all deficiencies are cleared.

Reinstatement of Eligibility - When a student has completed all requirements, he or she may apply for financial assistance for the next eligible award period.

Disqualification - Students who have exceeded the maximum time frame are disqualified from receiving financial assistance. Although the College of Law allows a student who petitioned and may have received special permission to continue on probation, start classes over again, or even retake a class, the student's financial assistance may be affected. Academic decisions can, and most likely will affect your eligibility for financial assistance. Before you change from a full-time to a part-time schedule (or from a part-time to a full-time schedule), drop all or any of your classes, petition for incomplete grades or make-up exams, enroll for courses at another school, or repeat courses, see your student finance administrator. Your future eligibility for financial assistance may be in jeopardy.

Satisfactory Progress Appeal Process - A student may appeal their ineligibility for financial assistance due to unsatisfactory progress by indicating in writing the reasons that the minimum academic requirements were not met and why assistance should not be suspended. The guidelines for appeal are available in the Student Finance Office. A committee will review the appeal. The student's past academic records and any mitigating circumstances that might have prevented the student from meeting the minimum academic requirements will be considered. Students will be notified of the outcome of their appeal requests. Appeals may be approved, approved with conditions, or denied. In any case, the petitioner will be notified in writing of the final decision. Generally, only one petition will be considered.

THE STUDENT CONSUMER

Federal legislation requires that the College of Law make available to each student certain information concerning financial assistance and the law school. Most of the information is available in this catalog, but additional information is available in other locations.

Our website (www.wsulaw.edu): Accreditation, refund policies, library, academic programs, faculty, disabled student provisions, and facilities.

Bulletin Boards: Placement statistics, bar pass rates and retention, campus security and crime statistics.

Catalog: Academic programs, academic standing and retention policies, refund policies, library, career planning, anti-discrimination policy, policy against harassment, and substance abuse policy. The catalog is available online at <http://www.wsulaw.edu/assets/pdf/wsu-catalog.pdf>

Our Student Consumer Website (<http://www.wsulaw.edu/student-consumer-information/overview.aspx>): Information you need to become an informed consumer of a Western State College of Law at Argosy University education.

NON-DISCRIMINATION POLICY STATEMENT

The College of Law does not discriminate or harass on the basis of race, color, national origin, sex, gender, sexual orientation, gender identity or expression, disability, age, religion, veteran's status, genetic marker, or any other characteristic protected by state, local or federal law, in our programs and activities. The College of Law will not retaliate against persons bringing forward allegations of harassment or discrimination. The following person has been designated to handle inquiries and coordinate the institution's compliance efforts regarding the non-discrimination policy:

Senior Assistant Dean of Student Affairs, Western State University College of Law at Argosy University, 1111 N State College Boulevard, Fullerton, CA 92831, (714) 459-1117

STUDENT LOAN CODE OF CONDUCT

According to Federal requirements, each covered institution and each institution-affiliated organization that has a preferred lender arrangement for the purpose of offering Direct or private education loans must comply with the code of conduct that is required under section 487(a)(25) of the HEA by institutions of higher education participating in the Title IV student loan programs. Each covered institution or institution-affiliated organization must administer and enforce the code of conduct, and must annually inform any of its agents who have responsibilities with respect to education loans of the code's provisions. A covered institution-affiliated organization that has a website must post its code of conduct prominently on its website.

To comply with this requirement, this Student Loan Code of Conduct ("Code") policy has been developed and posted on its website. This Code applies to all Presidents, Business Managers, Directors of Admissions, Directors of Student Financial Services and all employees of Student Financial Services at any postsecondary institution or campus ("Covered Employees"). Violations of provisions of this Code of Conduct are subjected to discipline, up to and including termination of employment. Violation of this Code of Conduct may also subject the institution or company to possible sanctions or liability.

Any related questions that are not answered in this Code of Conduct or any questions or concerns regarding any provisions within this Code, should be addressed through contacting the Senior Vice President of Student Finance and Compliance or General Counsel.

Any suspected or detected activity believed to be contrary to the Code is required to be reported confidentially and promptly to EDMC's General Counsel. It is our policy to promptly investigate suspected violations of this Code of Conduct.

Definitions

- Covered Employee: all Presidents, Business Managers, Directors of Admissions, Directors of Student Financial Services and all employees of Student Financial Services at any postsecondary institution or campus.
- Education Lender: a lender who makes loans to our students for educational purposes.
- Guarantor: an agency which may guarantee alternative (non-federal) loans
- Gift: any gratuity, favor, discount, entertainment, hospitality, loan or other items having a monetary value of more than \$10. The term includes the gift or provision of services, transportation, lodging or meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after an expense has been incurred. Exceptions to this definition are explained in specific sections of this Code of Conduct.
- Revenue Sharing Arrangement: any agreement or understanding pursuant to which an Education Lender who provides loans to students attending a post-secondary institution, or the family of such students and pays a fee or provides other material benefits such as revenue or profit sharing to such institution in return for the institution recommending the lender or its loan products.
- Servicer: an entity that services loans made by an Education Lender.

The Policy:

Conflicts of Interest: A conflict of interest exists when one's personal situation interferes with one's judgment and makes one unable to act in the best interest of EDMC or the students attending one of its post-secondary institutions. Covered Employees must avoid conflicts of interest. Accordingly, they must comply with the following rules regarding conflicts of interest:

- Covered Employees shall avoid actual and potential conflicts of interest between their duties and responsibilities and their dealings with Education Lenders, Guarantors and Servicers who play any role in student financial aid.
- A Covered Employee shall not accept any fees, payments or other financial benefits from any Education Lender, Guarantor or Servicer except as otherwise specifically described in this Code of Conduct.
- A Covered Employee shall not serve as a paid or unpaid member of a Board of Directors of an Education Lender or a Guarantor or Servicer.
- A Covered Employee shall not serve as a paid or unpaid consultant or employee for an Education Lender, Guarantor or Servicer, including, without limitation, serving on the Advisory Board of an Education Lender, Guarantor or Servicer.

Covered Employees must inform General Counsel in writing if they (or their spouse or other immediate family members) own shares of stock or other securities issued by an Education Lender or Servicer, other than indirect ownership through a mutual fund. Examples of Lenders and Servicers include but are not limited to:

- Sallie Mae (SLM Corporation), Sun Trust Bank, Dollar Bank, Citibank or Student Loan Corporation (Citigroup), Bank of America, Regions Bank, Fifth Third Bank, TCF Bank, US Bank, Citizen's Bank (Charter One), Student Loan Express or CIT Group, Wachovia Bank, JPMorgan Chase, Wells Fargo, PNC Bank, and Nelnet Inc.

Gifts and Business Courtesies

- Subject to the terms of this Code of Conduct, Covered Employees may not accept or solicit Gifts from any Education Lender, Guarantor or Servicer. This includes Gifts and prizes at a meeting or event. If a Covered Employee is offered a Gift by an Education Lender, Guarantor or Servicer, such employee must decline the offer of the Gift and inform the General Counsel's Office of such offer.
- The prohibition in paragraph 1 above applies to family members of Covered Employees and other individuals a Covered Employee has a relationship with if he or she has knowledge of the offer of the Gift and has reason to believe that the Gift was offered because of the Covered Employee's position.
- Notwithstanding paragraph 1 above, Covered Employees may accept food, refreshment, training or informational material provided as part of training by an Education Lender, Guarantor or Servicer, provided the training or informational material is designed to improve the service of an Education Lender or a Guarantor or a Servicer and provided the training contributes to the employee's professional development.
- If a Covered Employee is invited by a Lender, Guarantor or Servicer to a meal, entertainment event or for drinks, the Covered Employee must pay for his or her own expenses. If appropriate under EDMC expense reimbursement policy, the Covered Employee may request reimbursement for those expenses.
- Notwithstanding paragraph 1 above, the term Gift does not include standard materials, activities or programs on issues related to a loan product, default aversion, debt management or financial literacy, such as a brochure, a workshop or training, provided that students are informed of the name of any Education Lender, Guarantor or Servicer that assisted in preparing or providing such materials, activities or programs. Printed materials must contain the name of the Education Lender, Guarantor or Servicer that provided such materials and must not contain any EDMC or institution logos or trademarks.

Notwithstanding paragraph 1 above, institutions may use online entrance and exit counseling tools provided by Education Lenders, Guarantors or Servicers of education loans, as long as:

- the institution controls the counseling session; and

- The counseling does not promote the products or services of the Education Lender, Guarantor or Servicer providing the counseling tools.

Interactions with Student and Parent Borrowers

- A Covered Employee shall ensure to the best of his or her ability that the information he or she provides to students and parents is accurate and unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Covered Employees shall not assign a first time borrower's loan to a particular Education Lender and shall not refuse to certify, or delay certification of, any loan based on the borrower's choice of an Education Lender or Guarantor of education loans.
- Covered Employees shall inform students that they have the right and ability to select the Education Lender of their choice regardless of whether that lender appears on an EDMC preferred lender list.

Offers of Private Loan Funds or Other Financial Products

- An Education Lender, Guarantor or Servicer may provide non-lending services to institutions, however our institutions must pay for these services at market rates and such services may not give the Education Lender, Guarantor or Servicer any advantage with respect to providing education loans to students. Any such purchase of nonlending services must be pre-approved in writing by the Senior Vice President of Student Finance & Compliance or the General Counsel.
- Nothing in paragraph 1 above shall prohibit post-secondary institutions from accepting scholarships or philanthropic contributions from an Education Lender, Guarantor or Servicer that are unrelated to education loans or that are not made as any quid pro quo or in exchange for any advantage related to the provision of education loans. If a Covered Employee receives or obtains knowledge of any offer of scholarships or philanthropic contribution from an Education Lender, Guarantor or Servicer, the Covered Employee should promptly notify General Counsel and the Senior Vice President of Student Finance & Compliance in order to obtain approval before accepting any such offer on behalf of the company or any of its postsecondary institutions.
- Nothing in paragraph 1 above prohibits the company and its institutions from accepting state education grants, scholarships or financial aid funds administered by or on behalf of a State.
- No institution shall permit on-site solicitation of students to apply for credit cards.

Revenue Sharing Prohibited - The company nor its institutions shall not enter into any Revenue Sharing Arrangement with any Education Lender.

Staffing Assistance Prohibitions - The company nor and its institutions may not request or accept from any Education Lender any offer of assistance for call center staffing, financial aid office staffing, or on-site exit or entrance counseling from an Education Lender regardless of whether such Education Lender proposes to charge the company or its institutions for such services.

MY LOAN RECORD

Use this space to keep track of the student loans you borrow for law school:

#	Academic Period	Loan Type	Loan Amount	Account Number	Disbursement Date	Lender/Service	Estimated Payment
1							
2							
3							
4							
5							
6							
7							
8							

REPAYMENT ESTIMATOR (example chart only. Go to www.studentloans.gov or www.finaid.org for repayment calculators

Balance at Repayment	6.8% (not reflective of 15-16 rates) Stafford/Direct Fixed Rate			7.9% (not reflective of 15-16 rates) Direct Grad PLUS Fixed Rate		
	Estimated Payment	Months	Estimated Interest	Estimated Payment	Months	Estimated Interest
\$75,000	\$863	120	\$28,572	\$906	120	\$33,720
\$80,000	\$921	120	\$30,477	\$966	120	\$35,968
\$90,000	\$1,036	120	\$34,287	\$1,087	120	\$40,464
\$100,000	\$1,151	120	\$38,096	\$1,208	120	\$44,960
\$110,000	\$1,266	120	\$41,906	\$1,329	120	\$49,456
\$120,000	\$1,381	120	\$45,716	\$1,450	120	\$53,952
\$130,000	\$1,496	120	\$49,525	\$1,570	120	\$58,488
\$140,000	\$1,611	120	\$53,335	\$1,691	120	\$62,944
\$150,000	\$1,726	120	\$57,145	\$1,812	120	\$67,440
\$160,000	\$1,841	120	\$60,954	\$1,933	120	\$71,936
\$170,000	\$1,956	120	\$64,764	\$2,054	120	\$76,432
\$180,000	\$2,071	120	\$68,574	\$2,174	120	\$80,928
\$190,000	\$2,187	120	\$72,383	\$2,295	120	\$85,423
\$200,000	\$2,302	120	\$76,193	\$2,416	120	\$89,920
\$210,000	\$2,417	120	\$80,002	\$2,537	120	\$94,416
\$220,000	\$2,532	120	\$83,812	\$2,658	120	\$98,912

This Repayment Estimator provides Federal Family Education Loan Program and Federal Direct Loan Program repayment estimates. The estimator is based on these assumptions:

- Figures are based on the standard repayment option — equal monthly installments over a period of up to 120 months (10 years). Other repayment options are available.
- Payments and interest amounts are rounded to the nearest dollar.
- These figures are estimates to provide you with a general idea of payments and total interest costs. Your actual payment and interest amounts may vary from these figures.

Other payment options are available. For more information about managing loan repayment, contact your lender. Federal loan information may be found online at www.studentloans.gov. Loan repayment calculators may also be found at <http://www.finaid.org/calculators/loanpayments.phtml>. Student loan interest rates change periodically; please go to your lenders website for their most recent estimated loan repayment calculator.

WESTERN STATE COLLEGE OF LAW

— AT ARGOSY UNIVERSITY —

1111 North State College Boulevard • Fullerton • California • 92831
(714) 459-1120 • www.wsulaw.edu • email wsu406@wsulaw.edu

