

**PAYING FOR LAW SCHOOL:  
TUITION, SCHOLARSHIPS, PAYMENT PLANS, FINANCIAL AID,  
REFUNDS – FINANCIAL AID AND BUSINESS OFFICE**

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# **Paying for Law School: Tuition, Scholarships, Payment Plans, Financial Aid, Refunds – Financial Aid and Business Office**

## **I. TUITION PAYMENT, REFUNDS AND SCHOLARSHIPS**

### **A. Tuition Payment**

Thomas Jefferson School of Law (“TJSL”) provides a variety of short-term payment programs to help students meet their financial responsibilities as conveniently as possible. Through these programs, students are able to make tuition and fee payments throughout the semester and/or while awaiting delivery of loan and grant funds. Each student must execute a Payment Agreement, which is a contract between the student and TJSL governing the payment obligation and plans. See Payment Agreement, Appendix A.

With a Payment Agreement on file, payment options may be selected before every semester of attendance as long as the student's tuition account remains in good credit standing. “Good credit standing” means that the student account is current and payments are made in a timely manner. Returned items (including returned checks and dishonored credit card charges) incur a \$25 returned item fee per occurrence, can jeopardize the good credit standing of a student's account, and is an ethical violation reportable by the Dean to the Ethical Standards Committee. A money order or cash payment may be required if two returned items are submitted within a 12-month period.

Students will be required to make an initial payment by the registration payment deadline (or with registration during timely and late registration) and will have the option of paying the balance in additional consecutive monthly payments (a maximum of five payments during the fall and spring semesters and a maximum of three payments during the summer session.) Payment dates are set by TJSL and are published in the registration bulletin. Current and subsequent schedules of payment will be attached to and made part of the student's Payment Agreement. A service charge of \$25 to \$100 is assessed for the use of the extended payments options, depending upon the number of payments selected.

Each tuition payment received will be first applied to the oldest tuition obligation. Payments are due on or before the scheduled due dates or in full upon receipt of financial assistance, whichever comes first. Scholarships are deemed to reduce the total cost rather than to apply to any specific payment. Therefore, the cost of tuition and fees remaining after scholarship is the basis to be divided into equal installments.

For those students who are unable to make payment in full before the start of each semester, TJSL at its sole discretion may approve a monthly payment plan.

Certain student fees are not eligible for payment plans and are due in full by the payment deadline. This includes but is not limited to Student Health Plan Fees.

Inquiries concerning payment plans or late charges should be directed to the Business Office at 619-297-9700 ext. 1300 or ext. 1309.

**B. Credits and Refunds**

A credit of tuition and fees may be granted to a student who reduces his or her course load resulting in a change of program of enrollment, or a student who completely withdraws from school for that semester. Credits are computed based on total semester cost of tuition and fees according to a percentage scale. See Refund Policy, Appendix B. All requests for refunds should be directed to the Business Office at 619-297-9700 ext. 1300 or 1309, and are subject to the various governing federal, state and institutional policies.

The effective date of a schedule change or complete withdrawal, for purposes of calculation of the institutional refund policy, is the date that the Registrar's Office receives *written notification* by hard copy or e-mail of the student's decision to change programs or withdraw from school.

Recipients of Federal Title IV Aid (Stafford Loans, Perkins Loans, and grants) are subject to federal return-of-funds requirements, calculated at the time of withdrawal, to determine earned and unearned aid received for the period. The school is required to return all or part of the unearned aid according to the federal calculation, regardless of charges incurred. Therefore, it is possible for recipients of federal financial assistance to owe a substantial outstanding balance to the school after withdrawal, even if their balance had previously been paid in full. See "Return of Title IV Funds" policy, Appendix C.

As the law school offers extended payment plan options, it is possible for students on these deferred payment plans to still owe a substantial outstanding balance to the school after withdrawal.

Upon withdrawal, after calculation of the institutional refund policy and processing of any required return of funds to Title IV programs, any balance of tuition and fees still owed to the school is due and payable immediately. If any balance remains, a refund check will be mailed to the student.

Questions regarding the institutional Refund Policy should be directed to the Business Office. Questions regarding the federal Return of Title IV Funds policy should be directed to the Financial Assistance and Business Office at 619-297-9700 ext. 1300 or 1309.

**C. Financial Assistance**

A variety of financial assistance programs involving government aid, other private aid, institutional aid and aid from outside community organizations are available to students. Information regarding application procedures, qualifications for aid, deadlines and details of the various programs are available from the Financial Assistance Office. Financial assistance counselors are available to help you develop a plan to finance your education using your own resources as well as available loans, grants, employment and scholarships.

**D. Scholarships**

TJSL offers a variety of need and merit-based aid. Because of the broad array of scholarship funds and criteria, applicants need not submit a separate scholarship application. All scholarship recipients receive a detailed award letter containing the terms of the award and any criteria for renewal. Scholarships awarded by the law school are for a specific dollar amount and for specific semesters. By authorization of the Financial Assistance Office to the Business Office, a credit equal to the amount of the scholarship will be posted as a credit to the student's tuition account.

Partial or complete withdrawals will be handled according to the refund policy. Students who withdraw must reestablish scholarship eligibility by completing any unit deficiencies. A subsequent change in the enrollment, from full-time to part-time and vice versa, may also generate an adjustment in the scholarship amount.

## **APPENDIX A: Thomas Jefferson School of Law Payment Agreement**

Congratulations on your decision to become a student at Thomas Jefferson School of Law. This agreement covers your obligation to pay tuition and fees during your enrollment. By signing this agreement, you agree to the following terms:

**TUITION AND FEES** - I agree to pay to Thomas Jefferson School of Law, hereinafter referred to as TJSL, tuition and fees for each unit in which I enroll at the rate then being charged. The amount of tuition and fees is stated in the registration bulletin in effect for each semester. Further, I understand that TJSL has the right to change tuition and fees at any time.

**PAYMENT** - The full amount of tuition fees is due and must be paid on or before the due date stated in the registration bulletin. If I register at any time after the initial payment deadline for the term, I must make full payment or set up payment arrangements at the time I register. If I fail to pay tuition when it is due, my registration will be cancelled and I will be required to re-register and pay a late registration fee.

**FINANCIAL ASSISTANCE** - I am responsible for payment of the full amount of tuition and fees charged by TJSL. If I am eligible and have been approved for financial assistance and/or a scholarship through a financial assistance program approved by TJSL and I meet all of the eligibility requirements, I understand that I may defer, at the option of TJSL, that portion of my tuition equal to the certified aid amount. When my financial assistance funds are received by TJSL I agree, as a condition of my enrollment and TJSL's acceptance of minimum payments, to pay my total tuition and fees then due by either (i) endorsing the financial assistance check or authorizing funds to be delivered via EFT and automatic credit to my tuition account and receiving a refund of any overpayment within two weeks, or (ii) delivering a money order, cashier's check or cash for the full amount due on my account to TJSL at the time I pick up my financial assistance check. If for some reason my financial assistance is not received by its anticipated due date, I will be required to pay the amount due on my account immediately.

Eligibility Requirements:

- I have been admitted as a graduate student.
- I am a U.S. citizen or a permanent resident.
- I am not in default nor do I owe a repayment of any Federal Title IV Funds.
- I have not borrowed in excess of the federal loan limits.
- I am registered with Selective Service or can prove that I am not required to register.
- I have accurately completed and submitted all financial assistance applications and supporting documentation.

**TUITION PAYMENT PLANS**- If I am unable to make payment in full prior to the start of each semester, I understand that TJSL at its sole discretion may approve a monthly payment plan. With this agreement on file, payment options may be selected prior to every semester of attendance as long as my tuition account remains in good standing. I will be required to make an initial payment by the registration payment deadline and will have the option of paying the balance in additional consecutive monthly payments, available payment plans and related service charges will be listed in the registration bulletin each term. I further understand that (1) Payment dates are set by TJSL and are published in the registration bulletins; (2) Current and subsequent schedule of payments shall be binding on me and made part of this agreement; (3) Each tuition payment received will be first applied to the oldest tuition obligation; (4) Payments are due on or before scheduled due dates or in full upon receipt of financial assistance, whichever comes first.

**SERVICES CHARGES** - I understand that service charges shall be included in the total and these

fees will be listed in the registration bulletin each term. The service charge shall be stated and included in the schedule of payments. I may, at my option and without penalty, prepay all or part of the balance plus service charge thereon, at any time. If I pay more than the amount due of any installment, the excess will be used as an advance payment of the next regular installment. Prepayment may reduce my service charge.

**PENALTY CHARGES** - If I fail to make timely payment of any or all of my scheduled tuition and fees payments on or before the close of business on the date due. I understand that I will be obligated to pay a \$25 late fee (\$50 for late registration) that will be added to my outstanding balance. If I am consistently late in making payments, I may jeopardize my eligibility to participate in the payment program.

**DEFAULT** - If I fail to make any payment on time, the entire unpaid balance including service charges, plus any applicable penalty charges may, at the sole option of TJSL, become immediately due and payable. I understand and agree that if I default on my scheduled payment, TJSL and/or its collection agent may disclose the fact that I have defaulted, along with other relevant information, to credit reporting organizations. I promise to pay all attorney's fees and other reasonable collection costs and charges necessary for the collection of my amount not paid when due. If a collection agency subject to the Fair Debt Collection Practices Act is used, I will pay all collection costs and service charges. I waive my right to privacy with regard to the disclosure of any and all information to any party, organization, business or entity in an effort to collect any debt owed under this agreement.

**CHANGE IN NAME, ADDRESS, AND, SOCIAL SECURITY NUMBER** - I am responsible for informing the TJSL Registrars Office of any changes in my name, address, or social security number within thirty (30) days from any such change.

**SUSPENSION OF SERVICES** - I understand and agree that TJSL may withhold grade reports, bluebooks, transcripts, diplomas and other services if I fail to pay tuition and fees or break any of my promises under this agreement. TJSL may bar me from registering for any future semesters until my tuition and fees are fully current.

**ACKNOWLEDGMENT** - By signing this agreement, I acknowledge that I have read this agreement thoroughly, have received my copy and agree to be bound by it. TJSL may, at its sole option, refuse to accept any modification of this agreement as set forth herein, and specifically disclaims any guarantee or understanding, oral or written, that the student/applicant will be allowed to modify this agreement at any time. I understand that the refund policy is subject to change in accordance with Federal and State regulations and institutional policies.

Signature  
Print Name  
Student #

Date

## APPENDIX B: Thomas Jefferson School of Law Refund Policy

A credit of tuition and fees may be granted to a student who reduces his or her course load resulting in a change of program of enrollment (i.e., full-time to part-time or less than part-time or a reduction in units during summer enrollment), or a student who completely withdraws from school (or a semester). Credits are computed based on total semester cost of tuition and fees according to the corresponding percentage scale as listed below. All requests for refunds are directed to the Business Office at 619-297-9700 ext. 1300 or 1309 and are subject to the various governing federal, state and institutional policies. The effective date of a schedule change or complete withdrawal, for purposes of calculation of the institutional refund policy, is the date that the Registrar's Office receives *written notice* of the student's withdrawal.

**Complete Withdrawals:** In the event a student completely withdraws from school (or all scheduled classes in a particular semester), a fair and equitable refund of institutional charges will be calculated in accordance with applicable federal, state and TJSL policies. Refunds are calculated using the total institutional charges for the term for those students who withdraw or drop on or after the first day of the term.

Recipients of Federal Title IV Aid (Stafford Loans, Perkins Loans, and grants) are subject to federal return-of-funds requirements, calculated at the time of withdrawal, to determine earned and unearned aid received for the period. The school is required to return all or part of the unearned aid according to the federal calculation, regardless of charges incurred. Therefore, it is possible for recipients of federal financial assistance to owe a substantial outstanding balance to the school after withdrawal, even if their balance had previously been paid in full. See Return of Title IV Funds policy.

As the law school offers extended payment plan options, it is possible for students on these deferred payment plans to owe a substantial outstanding balance to the school after withdrawal.

Upon withdrawal, after calculation of the institutional refund policy and processing of any required return of funds to Title IV programs, any balance of tuition and fees still owed to the school is due and payable immediately. If any balance remains, a refund check will be mailed to the student.

**First-Time students** - a first-time student is (A) a student attending TJSL for the first time and who has completely withdrawn from all classes before the 60 percent point of the period of enrollment for which that student has been charged; or (B) a student who received a full refund (less any allowable administrative fees) for previous attendance at TJSL and has completely withdrawn from all classes before the 60 percent point of the period of enrollment for which that student has been charged. This schedule applies only to complete withdrawals of first-time students for the fall, spring or summer sessions at TJSL. Readmitted students who did not receive a full refund (less any allowable administrative fees) for previous attendance at TJSL should refer to the schedule for Continuing Students below. (Students dropping individual courses should refer to the schedule for dropping a class.)

### ***Fall or Spring Semester***

Dates of Withdrawal	Refund
On or before the first day	100%
Day 2 through day 7 of the semester	90%
Day 8 through day 21 of the semester	80%
Day 22 through day 28 of the semester	70%
Day 29 through day 42 of the semester	60%
Day 43 through day 56 of the semester	50%
Day 57 through day 63 of the semester	40%
Day 64 and thereafter	No refund or Credit

### ***Summer Session***

Dates of Withdrawal	Refund
On or before the first day	100%
Day 2 through day 7 of the semester	80%
Day 8 through day 14 of the semester	70%
Day 15 through day 21 of the semester	60%
Day 22 through day 28 of the semester	50%
Day 29 and thereafter	No refund or Credit

**Continuing Students** - is a student who does not meet the criteria of a first-time student. This schedule applies only to complete withdrawals from the fall, spring or summer sessions of continuing students. (Students dropping individual courses should refer to the schedule for dropping a class.)

Dates of complete withdrawal	Refund
On or before the first day	100%
After the first day of the semester but before the end of the first 10 percent period in time.	90%
After the first 10 percent period in time and before the end of the 25 percent period in time.	50%
After the 25 percent period in time but before the end of the 50 percent period in time.	25%
After the end of the 50 percent period in time.	No Refund or Credit

**Dropping a Class:** TJSL recognizes that at times it becomes necessary for a student to withdraw from some, but not all courses. This schedule applies when a student has officially withdrawn from some, but not all courses, during the fall or spring semester, for which the student has been charged per unit. For students charged per semester, by program, this schedule applies when a student has officially withdrawn from some but not all courses, during the fall and spring semester, and the reduction in units results in a change in the program of enrollment or reduces the number of units enrolled below seven units. For students charged per semester, by program, the refund is calculated using the amount that represents the difference between the original rate charged and the rate that would have been charged had the student initially registered for the lower number courses at the beginning of the term. Refund requests for the summer session must be received by TJSL prior to the start of the summer session. Except as specified in the Rules and Regulations Student Handbook, Section III., B. 3, no refund is available to students who withdraw from courses after the start of the summer session.

Date of course withdrawal	Refund
On or before the first day of the semester	100%
Day 2 through day 7 of the semester	85%
Day 8 through day 14 of the semester	70%
Day 15 through day 21 of the semester	50%
Day 22 and thereafter	No refund or credit

See your registration bulletin for specific dates as they apply to each semester and for any changes to the refund policy. The refund policy is subject to change at any time in order to maintain compliance with Federal and State Regulations and institutional policies. Questions relating to the refund policy should be directed to the Business Office. Copies of sample calculations may be obtained from the Business Office at 619-297-9700 ext. 1300 or 1309.



## **APPENDIX C: Thomas Jefferson School of Law - Return of Title IV Funds Policy**

When a student completely withdraws during the semester, we are required through federal policy to determine the student's earned and unearned Title IV aid received for the payment period. According to a specific calculation, the policy determines how much, if any, of the unearned funds the student and/or the school must return. This policy governs the federal loan and grant programs, which include Stafford Subsidized and Unsubsidized loans, Federal Graduate PLUS loans, and Perkins loans, but does not include the Federal Work-Study Program.

Under this law, the amount of aid earned for the payment period is calculated on a pro rata basis through the 60 percent point of the semester. This point is determined by comparing the total numbers of days in the term, to the numbers of days completed as of the official withdrawal date. After the 60 percent point in the semester, the student is considered to have earned 100 percent of the Title IV funds. If the amount of funds disbursed to the student is less than the amount earned, the student will be eligible to receive the additional funds. If the amount of funds disbursed to the student were in excess of the amount earned, the school must return all or a portion of the unearned aid according to the federal calculation, regardless of institutional charges incurred. If the school is not required to return all of the excess funds, the student is responsible to return the remaining amount. Note: Any loan funds that the student must return are repaid in accordance with the promissory note.

The official withdrawal date as defined by federal regulations for Title IV Program purposes and used in this calculation will be the earliest of the following dates:

- The date the student began the institutional withdrawal process (notifying the Registrar's Office of their intent to withdraw), or
- The date the student otherwise provided official notification to the Registrar's Office of their intent to withdraw, or
- The midpoint of the semester if the student withdraws without notifying the school, or
- The student's last date of attendance at an academically related activity beyond the midpoint of the semester, as documented by the school, if the student withdraws without notifying the school.

This policy does not effect the student's institutional charges, the school's refund policy will be used to determine credits, if any, against a student's tuition and fees. As the school is required to return all or part of unearned Title IV aid, it is possible for recipients of federal financial assistance to still owe a substantial outstanding balance to the school after withdrawal, even if their balance had previously been paid in full. See TJSL Refund Policy.

Questions regarding this policy and requests for sample calculations should be directed to the Financial Assistance Office at 619-297-9700 ext. 1353 or Business Office at 619-297-9700 ext. 1300 or 1309.