

# CHARLESTON

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## 2017-2018 FINANCIAL AID CHECKLIST

Please complete the following items to request federal direct loans for the upcoming academic year.

- File a **2017-18 FAFSA** at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Please be sure to enter the Charleston School of Law school code (G40963) on your FAFSA so the Office of Financial Aid (OFA) will receive the processed results.
  
- After June 5th**, submit a completed **Federal Direct Unsubsidized Loan Request Form** to the OFA. This form is available on the [Applying for Financial Aid](#) page of the Charleston School of Law website.
  
- After June 5th**, submit a completed **Federal Direct Graduate PLUS Loan Request Form** to the OFA if you are requesting a Grad PLUS Loan. This form is available on the [Applying for Financial Aid](#) page of the Charleston School of Law website.
  - After June 5th**, complete the **Federal Direct Graduate PLUS Loan pre-approval** online at [www.studentloans.gov](http://www.studentloans.gov) **after** you submit the request form to the OFA.
  - Select the "Apply for a Direct PLUS Loan" tab, choose the Graduate PLUS option.
  - Follow online instructions through the "Credit Check and Submit" step.
  
- If you are borrowing loans for the ***1st time*** at the Charleston School of Law:
  - Complete the **Direct Unsubsidized Loan Master Promissory Note (MPN)** online at [www.studentloans.gov](http://www.studentloans.gov).
  - Complete the **Grad PLUS Master Promissory Notes (MPN)** at [www.studentloans.gov](http://www.studentloans.gov) if you are requesting a Grad PLUS loan.
  - Complete an **Entrance Counseling** session online at [www.studentloans.gov](http://www.studentloans.gov).
  
- Notify the OFA of any **outside awards** you will be receiving this year (Veteran Benefits, outside scholarships, etc.).

**Students utilizing Veterans Benefits should email the Office of Financial Aid to establish contact and learn of additional procedures. For those veterans who qualify for Yellow Ribbon funding, Yellow Ribbon applications will be available by early summer.**

Office of Financial Aid  
[financialaid@CharlestonLaw.edu](mailto:financialaid@CharlestonLaw.edu)  
843.377.1102

## LOAN OPTIONS AND INFORMATION

### Federal Direct Unsubsidized Loan

- Maximum of \$20,500 for the 2017-18 academic year
- Eligibility determined by FAFSA

### Federal Direct Graduate PLUS Loan

- Maximum loan can be equal to a student's Cost of Attendance\* (minus Direct Loans, scholarships, some VA benefits, and other aid)
- Eligibility is determined by FAFSA and creditworthiness of borrower

### Private/Alternative Loans

- Maximum loan can be equal to a student's Cost of Attendance\* (minus Direct Loans, scholarships, some VA benefits, and other aid)
- Students who choose Private/Alternative Loans over a federal Direct Loan must contact the Office of Financial Aid to receive additional loan counseling information

A student's **Cost of Attendance (COA)\*** is an estimate of the student's educational expenses for a period of enrollment. Federal regulations specifies the types of costs that are included in the cost of attendance and is generally tuition and fees and an allowance for room and board, books and supplies, transportation, and miscellaneous expenses. Miscellaneous expenses such as car payments and personal debt, including credit cards, are not included and cannot be taken into consideration.

Allowances for a laptop and/or printer, daycare expenses, etc. are not included in the COA but may be considered (one-time allowance). Students may submit a request for a COA increase if they have purchased a laptop and/or printer for school, have daycare expenses during classes, or have expenses associated with a disability. Students should submit the Request for Budget Increase Form (available on the Charleston School of Law website) along with receipts or documentation to the Office of Financial Aid for consideration. Approval of the request would increase the student's COA and should allow for an increase in the Direct Graduate PLUS Loan or private loan to assist with those expenses.