

TUITION, FEES, AND FINANCIAL AID

J.D. Program | Full-Time Division | Per Semester

Type	Cost
12-17 units	\$24,860 per semester
Per Unit Charge*	\$1,690 per unit

*Students will only be allowed to enroll in less than twelve (12) units during their final semester, and can be charged at a per unit rate of \$1,690 subject to approval from the Assistant Dean for Student Affairs.

J.D. Program |Part-Time Division | Per Semester

Type	Cost
8-10 units	\$16,510 per semester
Under 8 units /Over 10 units**	\$1,690 per unit
Summer Semester***	\$1,690 per unit

Students will only be allowed to enroll in less than eight (8) units during their final semester, and can be charged at the per unit rate of \$1,690 subject to approval from the Assistant Dean of Student Affairs. Any units in excess of ten (10) units will be charged at the per unit rate of \$1,690.

***The traditional four year evening program requires students to enroll in 2-5 units each summer at an additional per unit cost.

J.D. Program | Student Fees

Type	Cost
Student Government Fee (Fall \$50 / Spring \$50)	\$100
Student Health Insurance (Fall \$1,596 / Spring \$1,596)	\$3,192

Health Insurance is a Mandatory Fee for all students enrolled in six (6) or more units. Students may opt out of the University provided health insurance by completing an online waiver, and providing acceptable proof of comparable health coverage by the announced deadline.

If you would like to “opt-out” of the plan and can provide proof of other comparable health insurance, you may waive participation in the plan by completing the Online Waiver Form available at www.pacific.edu/insuranceoffice.xml (<http://www.pacific.edu/insuranceoffice.xml>).

Please stop by the Office of Student Affairs or call 916.739.7089 if you need assistance.

Graduate Programs | Per Semester

Type	Cost
L.L.M Students (\$1,260/unit)	\$15,120 per semester (12 units)
M.S.L. Students (\$1,260/unit)	\$16,380 per semester (13 units)
J.S.D. Residency (\$1,260/unit)	\$5,040 per semester (4 units)
J.S.D. Candidacy (\$1,260/unit)	\$2,520 per semester (2 units)

Graduate Programs | Student Fees

Type	Cost
Student Government Fee (Fall \$50.00 / Spring \$50.00)	\$100 per year
Student Health Insurance (Fall \$1,596 / Spring \$1,596)	\$3,192 per year

Miscellaneous Fees

Type	Cost
Transcript Fee	\$5
Return Check Fee	\$25
Installment Payment Plan Set-Up Fee	Plan A - \$40 Plan B - \$50
Late Fee	2.5% of outstanding balance not to exceed \$100

Questions?

Building: Administration

Phone: 916.739.7054

Hours: Monday, Tuesday, Thursday and Friday from 8:30 a.m. to 5 p.m.,
Wednesday from 8:30 a.m. to 6 p.m.

Address: 3200 Fifth Ave., Sacramento, CA 95817

Map View: Business Office Map (http://mcgeorge.edu/Future_Students/Life_at_McGeorge/The_Campus/Map/Business_Office_Map.htm)

Fax: 916.739.7134

Email: sac_busoffice@pacific.edu

Tuition Payment Policy

Financial Responsibility Acceptance

All students are required to complete the Financial Responsibility acceptance for each term they register for classes. If you did not accept Financial Responsibility during the registration process for the current term, please follow these instructions to meet the requirement:

- Login to insidePacific (<https://insidepacific.pacific.edu/cp/home/displaylogin>)
- Click on the Academic tab
- Click the Begin Registration link
- Click on the Student Financial Acceptance link
- Select the current term in the drop down beginning with Law (e.g., Law Spring 2017)
- Click on the "Submit" button
- Read statement and click on the "I Accept" button

In the event you do not accept Financial Responsibility at the time of registration, or prior to classes beginning, your account will be placed on Financial Hold (FH), which will prohibit you from registering for courses and/or changing your registration.

Electronic acceptance of Financial Responsibility is the University's preferred method to meet this requirement, but in the unseen event of technical difficulties you can find a hard copy of the form here Financial Responsibility Acceptance Form (pdf) (<http://www.mcgeorge.edu/Documents/Forms/financialResponsibilityAcceptanceForm.pdf>). If you are unable to complete the form through insidePacific, please sign and date the hard copy and submit it to the Business Office for our records.

Payment Deadline

Enrollment constitutes a financial contract between you and the University of the Pacific McGeorge School of Law. All tuition and fees for each semester are due no later than five (5) business days following the end of the Add/Drop period for that semester. Summer school tuition and fees are due on the first day of the session in which you are enrolled. If at any point during the semester you incur additional charges after the add/drop period, you must pay the balance due within five (5) business days. Failure to pay your balance or make satisfactory payment arrangement with the University of the Pacific McGeorge School of Law before the balance becomes past due will result in a late fee assessment. For more information on Housing related charges and penalties associated with failure to pay please see the section below on **Housing Payment Deadlines**.

Your rights to University of the Pacific, McGeorge School of Law services and benefits are contingent upon your making all payments in a timely manner as stated above. If payment of amounts owed to University of the Pacific McGeorge School of Law are not made when due, we have the right to administratively withdraw you, direct you not to attend class,

withhold your grades, transcripts, diplomas, scholastic certificates, and not release your exams. Failure to maintain good financial standing with University of the Pacific McGeorge School of Law, as evidenced by failure to make timely payments of any and all balances due, will also result in denied participation in any deferred payment plans and/or some forms of institutional financial aid. In addition, delinquent balances due the University of the Pacific, McGeorge School of Law are reported to the credit agencies, which may impact your credit rating. Further, failure to maintain good financial standing may be reported to any state bar to which you may seek admission.

If you withdraw or are dismissed during the year, all outstanding obligations become due and payable on the termination date. No adjustment of tuition will be made for late enrollment, absences from class, leaves of absence for a portion of a semester, or when a student has been dismissed or suspended by official action of the University of the Pacific, McGeorge School of Law.

Housing Charges and Payment Deadlines

Rent is due on the firsts of each month. If your rent is not paid by the fifth of the month you will be assessed a late fee of \$20 by the Housing Office. Your account will be assessed an additional late fee for unpaid rent and other miscellaneous housing charges (garage fee, utilities, etc.) based on the schedule in the Late Fee section below. Please refer to your rental agreement for disciplinary actions for failure to pay.

Students with Loans

The Business Office will verify with the Financial Aid Office any amount of loan money you will be receiving, if any. Upon verification of the loan proceeds, tuition that will be covered by the funds will be deferred until receipt of the funds. Loan funds will be applied directly to the tuition account for all courses for the term. Payment, for any portion not covered by loan disbursement, is due by the date specified in the Payment Deadline.

Method of Payment

You may pay by check, cash, money order or credit card (Visa, MasterCard, Discover or American Express). If paying by credit card or e-check you may process your payment on InsidePacific. Payments in the form of cash, check and credit card can also be made in person at the Business Office and payments in the form of check may be mailed to the Business Office.

If you pay your tuition & fees by credit card and then, additional financial aid is received, we are bound by our merchant agreement to refund the credit to your credit card.

Wire Transfers for International Students

International Students may elect to wire their tuition payment. Please contact the Business Office for banking information. Please be aware that there are fees associated with international wires and we strongly encourage you to contact both the issuing bank and the receiving bank to determine what fees will be assessed as they vary. The university is not responsible for any fees deducted, and expects that student account are paid in full by the due date.

Late Fees

Fee Amount: 2.5% late fee not to exceed \$100

Fall/Spring Fee Assessment Frequency: Tuition & fees are to be paid in full no later than five business days following the final day of the add/drop period for the current semester, or students must have an Installment Plan on file by the same date (five days after the add/drop period). Late fees will be assessed on the sixth business

day after the final day of the add/drop period and every billing cycle thereafter on the entire balance due. Please see the billing cycle located in the **Billing** section. If there is a charge on your account that you are disputing you will need to notify the Business Office in writing (SAC_busoffice@pacific.edu) immediately to prevent a late fee from being assessed on the disputed amount.

Additional charges incurred by students following the final day of the add/drop period for the current semester are to be paid in full within five business days after the charges are posted to the student account. If a student has an Installment Plan on file in the Business Office they can add additional charges to the plan by completing an Installment Plan Amendment form within the five business days. Late fees will be assessed based on the following schedules:

Summer Session Late Fee Assessment Frequency: Tuition and fees are to be paid in full on the first day of the session. Pacific/McGeorge does not offer the deferred payment plan during the summer semester. Late fees will be assessed the next business day and every 30 days thereafter until the balance is paid.

On-Campus Summer 2016 Advanced trial Advocacy & Session 2: *Payment due in full on May 16.*

On-Campus Summer 2016 Session 2 Externships: *Payment due in full on May 23.*

On-Campus Summer 2016 Session 3: *Payment due in full on June 20.*

Summer Session Late Fee Assessment Frequency: Tuition and fees are to be paid in full on the first day of the session. Pacific/McGeorge does not offer the deferred payment plan during the summer semester. Late fees will be assessed the next business day and every 30 days thereafter until the balance is paid.

Late Fee Grievance: All grievances relating to late fees are to be made by completing a **Late Fee Grievance Form** and submitting the form to the Business Office for consideration. All balances, less the late fee in dispute and any charge that you have notified the Business Office that you are disputing, must be paid in full prior to submitting a late fee grievance form. Forms can be emailed, faxed or delivered in person to the Business Office. Forms will be processed within five business days of receipt and an email notification will be sent to the students' pacific email account regarding the decision.

Installment Plan

Installment Plans for Academic Year 2016-2017

Installment Plan: An installment plan to pay tuition and fees is offered to all students except for those who are attending McGeorge on an F-1 or J-1 visa. Each student that elects to participate in the Installment Payment Plan must sign a contract with the Business Office by the dates outlined below. Students who receive Financial Aid may also elect to participate in this plan to pay off any remaining balance on tuition and fees. Additional charges incurred after the set-up of the installment plan can be added by completing an **Installment Plan Amendment Form** with the Business Office. The Business Office will not make any changes to contracts unless the amendment form has been submitted and approved. If the Installment Plan Amendment Form is not completed the additional charges are due in full no later than five business days after the charge has been posted to the students' account.

If there is a failure to make any of the scheduled payments, as outlined by the signed contract, University of the McGeorge School of Law will assess a late fee, withdraw the student from the current term and may declare the unpaid balance to be in default and demand immediate

payment of the entire unpaid balance including: principal, accrued interest, late fees and any applicable collection fee's. Collection costs shall not exceed 30% of the principal, interest and late fees at the time of acceleration.

Because of the short time frame, we do not offer Installment Plans during the summer sessions.

Installment Plan A: This installment plan allows the student to pay tuition and fees in four equal installments. There is a \$40 set-up fee and the student must elect to participate in this plan by the dates in the schedules below:

Fall 2016 Installment Plan A Due Dates

Description	Date(s)
Payment Due Dates – Plan A	Late Fee Assessment
First payment due upon enrollment – deadline to enroll for this plan is Aug. 31.	
Second payment due Sept. 30	Late fee applied Oct. 1*
Third payment due Oct. 30	Late fee applied Nov. 2*
Final payment due Nov. 30	Late fee applied Dec. 1*

Spring 2017 Installment Plan A Due Dates

Description	Date(s)
Payment Due Dates – Plan A	Late Fee Assessment
First payment due upon enrollment – deadline to enroll for this plan is Jan. 31.	
Second payment due Feb. 28	Late fee applied March 1*
Third payment due March 31	Late fee applied after April 3*
Final payment due April 28	Late fee applied after May 1*

Installment Plan B: This installment plan allows the student to pay tuition and fees in three installments. There is a \$50 set-up fee and the student must elect to participate in this plan by Sept. 15 for the Fall, Feb. 15 for the Spring. Please see the schedule of dates and payment amounts below:

Fall 2016 Installment Plan B Due Dates & Payment Amounts

Description	Date(s)
Payment Due Dates – Payment Amount – Plan B	Late Fee Assessment
First payment due upon enrollment – deadline to enroll for this plan is Sept. 15 - (40% of current balance)	
Second payment due Oct. 30 - (50% of balance)	Late fee applied Nov. 1*
Final payment due Nov. 30 - (Remainder of balance)	Late fee applied Dec. 1*

- Late fees are 2.5% (not to exceed \$100)

Spring 2017 Installment Plan B Due Dates & Payment Amounts

Description	Date(s)
First payment due upon enrollment – deadline to enroll for this plan is Feb. 15 - (40% of current balance)	
Second payment due March 31 - (50% of balance)	Late fee applied April 3*
Final payment due April 28 - (Remainder of balance)	Late fee applied after May 1*
• Late fees are 2.5% (not to exceed \$100)	

Withdrawal & Transfer of Division

Students who withdraw or transfer divisions after a semester begins will have their tuition adjusted according to the schedule below. Students who change divisions and who receive institutional scholarships will have their scholarship reduced/prorated using the percentage of tuition charges below. Please see the financial aid office before making a final decision to ensure you understand your financial obligations.

Fall/Spring Semester

- Week 1 = 100% Refund
- Week 2 = 60% Refund
- Week 3 = 40% Refund
- Week 4 = 25% Refund
- Week 5 and after = 0% Refund

Summer Sessions

- Day 1 = 100% Refund
- Day 2 = 60% Refund
- Day 3 = 40% Refund
- Day 4 = 25% Refund
- Day 5 and after = 0% Refund

Billing

Bills are generated electronically based on the schedule below. If you have an outstanding bill, or have had activity within the previous month, an electronic statement will be generated and emailed to your University of the Pacific account. A "dynamic" bill which provides detail of all your student account activity can be viewed at any time by logging onto insidePacific.

Summer 2016 Billing Cycle Dates

Description	Date(s)
Billing Period	Payment Due Date/ Late Fee Assessed
May 19, 2016 to June 20, 2016	June 29, 2016/June 30, 2016
June 21, 2016 to July 20, 2016	July 29, 2016/Aug. 1, 2016

Academic Year 2016-2017 Billing Cycle

Description	Date(s)
Billing Period	Payment Due Date / Late Fee Assessed
July 21, 2016 to Aug. 22, 2016	Aug. 29, 2016/Aug. 30, 2016
Aug. 23, 2016 to Sept. 21, 2016	Sept. 30, 2016/Oct. 3, 2016
Sept. 22, 2016 to Oct. 23, 2016	Nov. 1, 2016/Nov. 2, 2016
Oct. 24, 2016 to Nov. 21, 2016	Dec. 2, 2016/Dec. 5, 2016
Nov. 22, 2016 to Dec. 21, 2016	Jan. 7, 2017/Jan. 8, 2017
Dec. 22, 2016 to Jan. 17, 2017	Jan. 24, 2017/Jan. 25, 2017
Jan. 18, 2017 to Feb. 19, 2017	Feb. 28, 2017/March 1, 2017

Feb. 20, 2017 to March 21, 2017	March 30, 2017/ March 31, 2017
March 22, 2017 to April 19, 2017	April 28, 2017/May 1, 2017
April 20, 2017 to May 21, 2017	March 31, 2017/June 1, 2017

Summer 2017 Billing Cycle Dates

Description	Date(s)
Billing Period	Payment Due Date/ Late Fee Assessed
May 22, 2017 to June 21, 2017	June 30, 2017/July 3, 2017
June 22, 2017 to July 23, 2017	Aug. 3, 2017/Aug. 4, 2017

Refunds

If payments are made by credit/debit card (including, but not limited to tuition, fees and housing charges) and additional financial aid is received after those payments were made, we are bound by our merchant agreement to refund credit card payments before issuing a refund to you. Any credit/debit card payments made within 180 days of the date the credit occurred on the account are returned first, and any additional credit is refunded to the student second.

Any credit balance on your account, which is not impacted by our credit card merchant agreement or as a result of a IFT or wire payment for personal expenses (please see the University policy regarding overpayments above), will be returned to you in the form of a Refund Disbursement; At the beginning of each semester, the McGeorge Business office will begin to process student refunds after the Add/Drop period has ended (typically the second week of the semester). During the rest of the semester the Business Office refund disbursement schedule will follow the University of the Pacific's check runs which occur on Monday and Wednesday nights. Refunds generated as a result of net financial aid will be mailed to your mailing address on file with the Office of the Registrar. Please allow a delay of up to five (5) business days to receive Refund Disbursements via a paper check. Students that elect to receive Direct Deposit of these disbursements will receive the money typically within three (3) business days. All charges must be paid in full before refunds can be issued from any form of financial aid.

Title IV Authorization to Release Non-Institutional Charges (and prior year charges) Form

In order to use financial aid to cover any charges not directly related to taking a class such as health insurance, bookstore charges, library fines, student locker fees, parking fees, card replacement fees, or returned check fees, the McGeorge Business office must have a completed Title IV Authorization Form (pdf) prior to funding being disbursed.

Course Add or Drop

Students can add/drop a course during the first week of each semester without penalty, or on the first day of each Summer session. Please note that additional tuition charges may result from add/drop actions.

Questions?

Building: Administration
Phone: 916.739.7054

Hours: Monday, Tuesday, Thursday and Friday from 8:30 a.m. to 5 p.m., Wednesday from 8:30 a.m. to 6 p.m.

Address: 3200 Fifth Ave., Sacramento, CA 95817

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Fax: 916.739.7134

Email: sac_busoffice@pacific.edu

Financial Aid

Student loans, work-study allocations, scholarships, grants, and other financial awards are processed by the Financial Aid Office.

A Financial Aid Handbook is published annually and is available online. The Handbook provides detailed information about application and notification procedures, eligibility criteria, student budgets, student loan terms and repayment schedules, work-study awards, and scholarships. Students should refer to the handbook for this information.

Copies of the Financial Aid Handbook are also available from the Financial Aid Office.

Veterans Benefits

Students entitled to educational benefits as veterans or as widows or children of deceased or disabled veterans should contact the Registrar for certification of enrollment and attendance required by the Veterans Administration. McGeorge School of Law is a proud participant in the Yellow Ribbon Program, which offers sweeping new benefits for eligible veterans attending institutions of higher learning.

Institutional Scholarships and Grants

McGeorge School of Law funds a number of scholarships and grants through gifts and general law school revenues. Awards are applied toward tuition. Full descriptions of scholarship and grant programs and awards are contained on the McGeorge School of Law website and in the Financial Aid Handbook, available at the Financial Aid Office.

McGeorge Academic Achievement Scholarships

Academic Achievement Scholarships are awards without regard to financial need to advanced students in recognition of superior academic performance during the just-completed year.

First-Year Scholarships and Awards

Scholarships and grants are also awarded to entering students based upon information in application materials. No separate application is required.

Endowed Scholarships and Awards

Permanently endowed scholarship funds have been established by donors in the years indicated to provide ongoing financial assistance to continuing students.

James and Dorothy Adams Scholarship (2002)
Ahmanson Foundation Scholarship (1975)
Walter F. Alexander III Memorial Scholarship (1995)
Alumni Association Amicus Lex Scholarships (1979)
Alumni Association Scholarships (1977)
Alumni Association Ruth J. Squire Memorial Scholarship (1975)
Robert, Aimee and Rosalie Asher Scholarship (2005)
Asian/Pacific-American Law Students Association Scholarship (1985)
Bales Family Endowment (2006)
Raymond Henry Biele II Memorial Scholarship (1981)
Raymond Burr Scholarship (1987)

Dean Gerald Caplan Endowed Scholarship (2001)
Carpenters' Local Union #586 Scholarship (1988)
Jerome J. Curtis Jr. Memorial Scholarship (2001)
Judge Loren S. Dahl Award for Bankruptcy Excellence (1994)
Charles D. Driscoll Labor Award (1977)
Anna Rose Fischer Memorial Scholarship (1980)
Stanley B. Fowler Memorial Scholarship (1975)
Benjamin Daily Frantz and Verdele Russ Frantz Trial Advocacy Award (1999)
B. Abbott Goldberg Memorial Scholarship (2005)
Sam Gordon Endowment (1999)
Martin Gross Memorial Scholarship (1993)
Hawaii Alumni Scholarship (1990)
Tracy G. Helms Memorial Scholarship (1985)
Brian L. Hintz Memorial Scholarship (1993)
Hiroshima, Jacobs, Roth & Lewis Scholarship (1982)
Anthony M. Kennedy Constitutional Law Scholarship (1989)
Kierney Family Scholarship (2002)
William Russell Knudson Memorial Scholarship for Leadership in Law (2000)
Ken & Bonnie Kwong Family Scholarship (2002)
Frank and Joann LaBella Scholarship (1991)
Latino Law Students' Association Scholarship (1984)
Albert J. and Mae Lee Memorial Scholarship (2003)
E.M. Manning Fund for Single Parents (1988)
John A. McCarthy Foundation Memorial Scholarship (1978)
Tom McNally Memorial Book Award (1975)
Carol J. Miller Memorial Scholarship (1990)
Hon. William K. Morgan Scholarship (1976)
John P. Morris Memorial Scholarship (1994)
Nevada Endowed Scholarship (1987)
Amy Olson Memorial Scholarship (2005)
Edwina V. Pfund Graduate Law Scholarship (1981)
Jeffrey K. Poilé Memorial Civil Rights Scholarship (2002)
Mark and Mona Roberts Labor Law Scholarship (2002)
Annie M. Rogaski Endowed Scholarship for Women in Science and Law (2008)
David C. Rust Memorial Scholarship (1981)
Sacramento Bee Legal Scholars Program (1981)
Sacramento Estate Planning Council Endowed Scholarship (1991)
Diana P. Scott National Appellate Advocacy Prize (1997)
Kamal Ramsey Sadek Memorial Scholarship (1997)
Susan J. Samans Memorial Scholarship (1995)
Philomena Scalora Memorial Scholarship (1984)
Gary V. Schaber Memorial Scholarship (1982)
Judge Elvin F. and Pauline C. Sheehy Scholarship (1976)
O. Robert Simons Memorial Book Award (1978)
Robert and Doris Stark Scholarship (2003)
R.T. Stratton Memorial Book Award (1987)
Albert Frederick Zangerle Memorial Scholarship (1982)

Direct Scholarships and Awards

Direct scholarships are funded by donors on an annual basis to provide financial assistance to students.

Capital City Trial Lawyers Association Trial Advocacy Award
Edmund and zize Coyne Scholarship
The Richard A. Harris Scholarship Fund
Interest on Lawyer's Trust Account (IOLTA) Stipend/Scholarships
Mr. and Mrs. William D. James Foundation Scholarships
The Honorable Darrel and Kathleen Lewis Scholarship
Wiley Manuel Law Foundation, Inc. Scholarship
Madeline McDonald Memorial Scholarship
Hayne and Susan Moyer Scholarship in Honor of Clarence S. Brown

The Public Service Scholarship
Joe Rudd Scholarship
Slater International Water Law Award
Slater Water Law Award
Soroptimist International Fellowships for Graduate Students
Soroptimist International of Sacramento Scholarships
Telfeyan Evangelical Fund Scholarship
Women Lawyers of Sacramento

Short-Term Emergency Loan Funds

Funds have been established by donors Earl and Edna N. Desmond, Sherrill and Verna Halbert, Russell A. Harris, Jay L. Henry, Charles Johnson, Harold M. Kambak, Judge Thomas J. MacBride, Luis S. Meza, Richard Lowell Miller and Dorothy D. Miller, Judge Albert H. Mundt, and Bruce W. Walker, to make possible short-term emergency loans for McGeorge students. Further details may be obtained from the Financial Aid Office.

Loan Repayment Assistance Program (LRAP)

McGeorge School of Law is one of many leading ABA institutions that has a Loan Repayment Assistance Program (LRAP) to make low-paying, public interest jobs more attractive to its students. Eligible graduates are licensed attorneys employed full-time in a non-profit organization or governmental agency that provides representation to persons who could not otherwise obtain such services.

Candidates must meet minimum debt requirements and have an annual adjusted gross income of less than \$55,000. This program acts as a form of post-graduate aid, enabling graduates to accept public interest jobs because they receive a grant from the law school to help reduce their monthly loan obligation. Graduates who maintain a long-term career in the public interest field can potentially receive this assistance until all of their loans are repaid. For detailed information, graduates can contact the Financial Aid Office. Applications are available in October of each year on the McGeorge School of Law website or by request from the Financial Aid Office.

Public Legal Services Society Summer Grants

The Public Legal Services Society at McGeorge School of Law, a student organization for those interested in pursuing a career in the public interest area, funds several summer grants to permit students to accept positions with public service agencies during the summer months. Applications are available in March of each year. Among other eligibility requirements, students must complete a specified number of volunteer hours at PLSS events and be a dues paying member of the club. More information is available on the PLSS blog at blogs.mcgeorge.edu/PLSS (<http://blogs.mcgeorge.edu/PLSS>).

Application for Financial Aid

To be considered for Federal loan programs, Federal Work-Study, endowed and direct scholarships, students must complete a Free Application for Federal Student Aid (FAFSA). Information and application forms for endowed and direct scholarships are provided to enrolled students each year by the Financial Aid Office and are available on the McGeorge School of Law website. All forms are available on the McGeorge School of Law website.

Return of Title IV Funds

Federal law requires that financial aid recipients who withdraw have their Federal funds adjusted based on the Federal Return of Title IV Formula. Return of Title IV funds is a federally mandated policy that applies only to students who receive federal financial aid and who withdraw, drop out, are dismissed, or take a Leave of Absence prior to completing 60% of a semester. The Return of Title IV funds policy does not apply to students who reduce their units but remain enrolled. Return of Title IV Funds will be used to determine how much aid, if any, must be returned to Title IV loan programs. The Title IV funds considered in the policy are the Federal Unsubsidized Stafford Loan and the Federal Plus Loan. The policy does not apply to the Federal Work-Study Program.

The Return of Title IV funds calculation identifies two types of federal aid, earned and unearned. The earned aid is based on a percentage calculated by dividing the number of days the student completed by the number of days in the payment period. A student who remains enrolled beyond the 60% point earns all disbursed (received) and disbursable aid. Disbursable aid includes aid received and the aid that could have been (but was not) disbursed as of the withdrawal date. If earned aid exceeds disbursed aid, a post-withdrawal disbursement may be made. McGeorge School of Law will first credit post-withdrawal disbursements toward unpaid tuition and fees.

McGeorge School of Law will offer the student any part of the post-withdrawal disbursement not credited to school charges. Within 45 days of determination that the student withdrew the student will be provided with a written notification of any post-withdrawal funds that are available to the student. No post-withdrawal disbursement will be made if the student does not respond within 14 days of the notification date.

Unearned aid is any disbursed aid that exceeds the amount of Title IV aid the student earned. The unearned aid amount is to be returned to the lender, a responsibility shared by the University of the McGeorge School of Law and the student. McGeorge School of Law is responsible for returning the lesser of the total amount of unearned aid or McGeorge School of Law charges multiplied by the percentage of unearned aid. McGeorge School of Law charges used in the Return of Title IV Funds calculation include the amount that had been assessed to the student's account before the student's withdrawal. The student is responsible for the difference between the total unearned amount and McGeorge School of Law share.

McGeorge School of Law must return its share of unearned funds no later than 45 days after it determines that the student withdrew. Students must repay their share according to the terms and conditions stated in their promissory note(s). Funds returned to lenders by McGeorge School of Law will be distributed first to the Federal Unsubsidized Stafford Loan and the Federal Plus Loan.

Questions?

Building: Administration

Phone: 916.739.7158

Hours: Monday, Tuesday, Thursday and Friday from 8:30 a.m. to 5:30 p.m., Wednesday from 8:30 a.m. to 6:15 p.m.

Address: 3200 Fifth Ave., Sacramento, CA 95817

Map View: Financial Aid Office Map (http://mcgeorge.edu/Future_Students/Life_at_McGeorge/The_Campus/Map/Financial_Aid_Office_Map.htm)

Yellow Ribbon Program FAQ

What is the Yellow Ribbon Program?

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and VA will match the same amount at the institution.

What VA and community resources are available to assist me?

There are many resources available to help you:

- Community Resources (http://www.mcgeorge.edu/Students/Student_Life/Financial_Aid_Office/Prospective_StudentsApplicantsAdmitted_Students/Types_of_Aid/Yellow_Ribbon_Program_FAQ/Community_Resources.htm)
- V.A. Chapters (<http://www.pacific.edu/About-Pacific/AdministrationOffices/Office-of-the-Registrar/Veteran-Services/VA-Chapters.html>)
- V.A. Forms (<http://www.pacific.edu/About-Pacific/AdministrationOffices/Office-of-the-Registrar/Veteran-Services/VA-Forms.html>)
- Called Back to Active Duty (<http://www.pacific.edu/About-Pacific/AdministrationOffices/Office-of-the-Registrar/Veteran-Services/Called-back-to-Active-Duty.html>)
- Order Military Transcripts (<https://jst.doded.mil/smart/signIn.do>)

Who is Eligible for the Yellow Ribbon Program?

Only Veterans entitled to the maximum benefit rate of 100 percent, as determined by the service requirements, or their designated transferees may receive Yellow Ribbon benefits from Pacific and the VA. Active duty Service members and their spouses are not eligible for this program.

The general eligibility requirements for the Yellow Ribbon Program include:

- You served an aggregate period of 36 months in active duty after Sept. 10, 2001.
- You were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after Sept. 10, 2001.
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on the service eligibility criteria listed above.

We encourage all Veterans to review the eligibility criteria directly from the VA's website at http://www.benefits.va.gov/gibill/yellow_ribbon.asp.

What are McGeorge's Yellow Ribbon Benefits?

Only McGeorge students are eligible to participate in the Yellow Ribbon Program at McGeorge School of Law.

- This award will be offered to a maximum of 60 eligible McGeorge veterans
- They will receive up to 100% of the unmet established charges (tuition & student fees) per academic year
- The actual amount will vary based on number of units taken and charged for each semester. Under the Yellow Ribbon Program the Department of Veterans Affairs will then match McGeorge's contributions made to the eligible veterans each academic year that the University participates in the program.

How will McGeorge select Yellow Ribbon Program benefit recipients?

Students will be selected for the Yellow Ribbon Program award based on a first come first serve basis, determined by the date and time your application is received by the V.A. Representative (Registrar's Office). Once the maximum awards available (60) have been offered, no additional Yellow Ribbon Program awards will be offered by McGeorge.

How Do I Apply for Yellow Ribbon Benefits under Post-9/11 GI Bill?

The Department of Veterans Affairs is now processing applications for the Post-9/11 GI Bill. Interested students should complete and submit the application form online at <http://www.gibill.va.gov>.

To complete an application on-line, you will need McGeorge's VA Code number: **3-1-8912-05**.

You will receive written notification explaining the VA's decision regarding your eligibility for the Post-9/11 GI Bill and the Yellow Ribbon program. If you are eligible, you will receive a Certificate of Eligibility (COE) that specifies you are "potentially eligible for the Yellow Ribbon Program." The final funding decision, however, will be made by Pacific.

For questions regarding COE, contact the veteran's administration at 1.888.GIBILL1 (1.888.442.4551) to speak with an Education Case Manager.

Once you receive your COE and are deemed potentially eligible for the Yellow Ribbon Program, complete Pacific's Yellow Ribbon Application (pdf) (<http://www.mcgeorge.edu/Documents/yellowRibbonApplication.pdf>) and submit your COE along with your application to Pacific's Office of the Registrar. Upon receipt of your COE, the Office of the Registrar will verify your eligibility to participate in the Yellow Ribbon Program.

How will I know if I have received the Yellow Ribbon Program benefit from McGeorge?

If you receive a Yellow Ribbon award, it will be coordinated into your financial aid award in accordance with all federal, state and institutional rules and regulations. You will be notified of the award by e-mail, from Pacific's certifying official.

How is this benefit applied to my student account?

The McGeorge portion of your Yellow Ribbon award will credit to your account once you meet all enrollment and disbursement requirements.

The VA match of your Yellow Ribbon award will be issued directly to the law school on your behalf after your enrollment certification is processed by the VA.

Will my Yellow Ribbon Award be renewed?

McGeorge will offer you a Yellow Ribbon Program award as long as the following apply:

- McGeorge continues to participate in the Yellow Ribbon Program (The University of the Pacific's participation in the Yellow Ribbon program is voluntary. McGeorge may choose to change the contribution amount offered in future years or may choose not to participate in the program altogether.)
- You remain in good academic standing as defined in the McGeorge Academic Catalog and Student Handbook
- You have not been disciplined under the McGeorge Code of Student Responsibility
- You have remaining entitlement as defined by the VA

For Additional Information

Visit www.gibill.va.gov (<http://www.gibill.va.gov>) for additional information on the Yellow Ribbon Program or other benefits.