2016-17 FINANCIAL AID
APPLICATION, AID TYPES, AND PROCESSING

This guide provides assistance with the Mitchell Hamline School of Law (MHSL) financial aid process. More financial aid information is on the MHSL Financial Aid page: www.mitchellhamline.edu/financial-aid

CONSIDER YOUR FINANCIAL AID OPTIONS
Student loans are available from federal and private sources to pay for tuition, fees, and living expenses. Federal loans offer fixed interest rates, flexible repayment options, and possible forgiveness. Most non-federal loans have either fixed or variable credit based interest rates, are credit based, and may not charge fees for the loans. We welcome your questions, and provide information about both types of loans, including loan terms and links, on the MHSL Financial Aid webpage.

FINANCIAL AID APPLICATION
Admission Scholarships, if awarded, pay in each semester and do not require an application or formal scholarship acceptance. The Free Application for Federal Student Aid (FAFSA) determines federal loan and federal work-study eligibility and is available at www.fafsa.ed.gov. Detailed FAFSA application guidance is on the MHSL Financial Aid Webpage. Use the FAFSA school code G02391. The MHSL Financial aid webpage provides FASTCHOICE, a private loan program comparison tool.

FINANCIAL AID WEB PORTAL
The interactive MHSL Financial Aid Portal, available through the MHSL Financial Aid webpage provides your financial aid items, terms, and conditions. Your file is interactive and must be reviewed to assure timely processing.

IMPORTANT FINANCIAL AID AND STUDENT ACCOUNT DATES & DEADLINES:

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>August 1</td>
<td>Financial aid loan processing begins</td>
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<tr>
<td>August 3-5</td>
<td>Loan advance processing and issuance: see information below</td>
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<tr>
<td>August 9</td>
<td>Fall Semester Initial Student Invoice available online</td>
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<tr>
<td>August 26</td>
<td>Loan processing deadline for loan availability on September 2nd</td>
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<tr>
<td>September 2</td>
<td>Fall semester tuition/fee due date and financial aid refund available date</td>
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<tr>
<td>January 27</td>
<td>Spring/J-term semester tuition/fee due date and financial aid refund available date</td>
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We are available and pleased to assist you at any point in the financial aid process. Financial Aid and Student Account Office contact information is provided below.

TYPES OF AID

Scholarships
College admission scholarships pay to your student account with no additional application or processing. Scholarships cannot exceed the tuition portion of your bill. All students pay the $180 semester fee. College scholarships, when available, are announced through Student News on the current student webpage.
Minnesota GI Bill Benefits/ Minnesota Indian Scholarship
Minnesota benefits are paid to your student account at the same time other financial aid and scholarships are posted.

Veteran’s Educational Benefits
Depending on the benefits, veterans benefit funds are either sent directly to you or to the school to be applied to your student account. Fall VA enrollment certification will begin on July 15th with an email to you asking for confirmation of your registration plans. Please direct any questions or paperwork to the MHSL Veterans Certifying Official Nick Anderson (contact information is below).

Third Party Payments- Employer benefits, outside scholarships and Americorps.
Contact the Student Account Office student.account@mitchellhamline.edu for assistance with paperwork for third party tuition payment, outside scholarship checks or employer reimbursement. Americorps funding is processed through the Financial Aid Office based on your electronic authorization through the Americorps website.

Work-Study
Federal work-study and the request forms are located on the MHSL Financial Aid webpage under Types of Aid. Work-study is not automatically included in financial aid offer. Both on-campus and off-campus jobs are available. First year students often work in the library and in administrative positions in campus offices.

LOANS-GENERAL INFORMATION
Federal or non-federal loans pay the tuition and fee balance in your student account each semester and can also provide funds for education related expenses. The maximum budget includes your tuition and fee charge plus an averaged living expense budget of $19,450. You decide how much loan to borrow up to the total limit. See tuition and fees on the Financial Aid webpage.

Federal loan repayment is deferred based on your in-school status and is processed automatically if you are borrowing federal loans in the current year. Contact us if you are not borrowing federal loans now and have previous federal loans you want deferred. Please provide us private loan deferment forms to complete and submit.

Federal loans
A Free Application for Federal Student Aid (FAFSA) (www.fafsa.ed.gov) is required for access to federal loans. Find federal application guidance on the MHSL website under Applying for Aid. Use our FAFSA code G02391. After we receive your FAFSA, we add loans to your web based MHSL Financial Aid portal available through www.mitchellhamline.edu/financial-aid. Loans appear in Pending status on the Award Action tab. The status must be Accept before processing can begin. Loans set to Decline are not processed, but can be re-offered later for acceptance and processing. The five portal tabs provide key financial aid information.

There are three federal loans requirements to be completed by 8/26 for 9/2 loan disbursement:
1) complete promissory note for each loan program (studentloans.gov)
2) complete loan program Graduate level entrance counseling session; required even if you are not borrowing a Grad PLUS loan. The session is available at studentloans.gov. If you’ve previously completed Grad PLUS counseling at another school, you can update our records through studentloans.gov.
3) Loans must be accept status through the MHSL Financial Aid portal > Award Action Tab.

Allow a week for processing after loans have been accepted. The fall tuition and fee due date and fall refund disbursement is September 2, 2016.
Non-federal loans
We work with all lenders. A non-federal, private loan program comparison tool, FastChoice, is available on our financial aid webpage. Private, non-federal Loans are school certified and disbursed through your MHSL Student Account. Refund checks are issued on the same dates as federal loans.

AMOUNT OF AID
The total financial aid budget is the cost of tuition and fees plus an estimated expense budget of $19,450/9 month academic year. The total amount of scholarship and loans you receive cannot be more than your total budget.

The total amount of scholarship you receive cannot be more than the tuition portion of the bill. All students pay the $180 semester fee.

Increases to the total budget are made on a case-by-case basis based on documented expenses. Typical adjustments include a computer purchase, individual monthly health insurance premiums, and dependent care expenses. See the MHSL Financial Aid webpage http://mitchellhamline.edu/financial-aid/applying-for-aid/ for request forms and instructions.

ADVANCE ON FALL LOANS
In the last week of July, we will provide forms to request a $1000 advance from your fall credit balance refund. The form will be e-mailed and will also be available on the Financial Aid webpage. All loan processing requirements: p-notes, entrance counseling, and Financial Aid portal web acceptance, must be complete when the request form is submitted. Forms are due in the Financial Aid Office (e-mail and fax are acceptable) no later than 5pm on August 3rd. Advance checks will be issued on August 5th. Contact Student Accounts to request mail or alternate availability of

CREDIT BALANCE REFUNDS – Available September 2, 2016
Financial aid loan credit balances (typically used for living expenses), will be issued in the Finance/Student Account office room 276 in the LEC, between 9am and 7pm beginning on Friday September 2, 2016. Remember to bring a photo ID to collect the check. After this date, checks from newly processed loans are available on Fridays. Please make arrangements to pick up your check, or request it to be mailed student.account@mitchellhamline.edu. Student Account office hours are Monday and Wednesday 8:30 -6pm, and Tuesdays, Thursdays and Friday 8:30-4:30.

FINANCIAL AID OFFICE CONTACT INFORMATION:

Patty Harris, Director, Financial Aid Office
Nick Anderson, Assistant Director and Veterans Certifying Official
Joe Blaker, ’16, Financial Aid Clerk

Office Hours: Monday – Thursday 8:30am -6:30pm Friday, 8:30-5pm
Website: www.mitchellhamline.edu/financial-aid
email: finaid@mitchellhamline.edu
phone: 651-290-6403
fax: 651-290-8657