



2021-2022 Financial Aid Newsletter

# FLORIDA STATE UNIVERSITY

## College of Law | Juris Master Program

### IMPORTANT CONTACT INFO

University Office of Financial  
Aid A4400 University Center  
Tallahassee, FL 32306  
Phone: (850) 644-1903  
Fax: (850) 644-6404

Contact: Ryan Mullins | Student Financial Specialist  
Phone: 850-644-1903  
Email: [ramullins@fsu.edu](mailto:ramullins@fsu.edu)

### HELPFUL WEBSITES

FSU Office of Financial Aid:  
[www.finaid.fsu.edu](http://www.finaid.fsu.edu)

FAFSA application:  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Financial Aid in General:  
[www.finaid.org](http://www.finaid.org)

Federal Loan Programs:  
[studentaid.gov](http://studentaid.gov)

# TUITION & FINANCIAL AID INFORMATION

**FSU**  
**COLLEGE**  
**OF LAW**



## EDUCATION AT AN AFFORDABLE COST

We are proud of our ability to provide a first-rate legal education at an affordable and reasonable cost.

Our program tuition is set at a competitive price of **\$683.05** per credit hour for in-state students and **\$1,350.12** per credit hour for out-of-state students.

The Juris Master Program offers our out-of-state student the exciting opportunity to apply for our Non-Florida Resident Tuition Scholarship. This scholarship significantly lowers the program tuition rate to **\$1,083.33** per credit hour.

The total cost for the degree is **\$20,491.50** for Florida residents and as low as **\$32,500**, after scholarships, for non-Florida residents.

## QUICK FACTS:

By filling out a [Free Application for Federal Student Aid \(FAFSA\)](#), students can be eligible to receive financial assistance to help pay for their legal education.

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Financial aid distribution is based upon a Cost of Attendance (COA) or "budget" set annually by Florida State University. The COA is an estimate of a student's education expenses for a particular period of enrollment. The COA isn't what FSU will charge you, it is an estimated breakdown of what the school expects a student to spend in each semester.

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Juris Master students can borrow up to **\$20,500 each Fall/Spring** from the U.S. Department of Education through the Federal Direct Loan Program.

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To view the full tuition and fees, please visit [here](#).



# JURIS MASTER PROGRAM COA

**2021-2022** COA for students taking  
six (6) credit hours per term.

	In State	Out of State
Tuition and Fees	\$4,153	\$8,155
Housing	\$4,250	\$4,250
Board	\$2,250	\$2,250
Books & Supplies	\$850	\$850
Transportation	\$750	\$750
Personal	\$2,500	\$2,500
<b>TOTAL</b>	<b>\$14,753</b>	<b>\$18,755</b>

# Am I eligible for financial aid?

## Recipients of federal financial aid (including loans) must meet the following criteria:

- Be a U.S. citizen or eligible non-citizen with appropriate documentation.
- Be admitted as a degree seeking student and enrolled at least half-time (six (6) credit hours) per term.
- Not be in default on a previous student loan or owe a repayment on a previous federal aid award received at any institution.
- Maintain **Satisfactory Academic Progress** requirements established by FSU.

## What kind of aid can I receive?

If you apply for financial aid as a graduate student, you will most likely be offered loans as part of your school's financial aid offer. A loan is money you borrow and must pay back with interest.

Florida State University participates in the U.S. Department of Education's federal direct loan program (The William D. Ford Federal Direct Loan Program), which provides the following two loan types to graduate and professional students:

1. **Direct Unsubsidized Loans** are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.

2. **Direct Grad PLUS Loans** are loans made to graduate or professional students to help pay for educational expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required.

Direct Unsubsidized Loans	Direct Grad PLUS Loans	Private Loans
FAFSA Required	FAFSA required	Often required an established credit record or a cosigner
\$20,500 Annual Limit	Credit based application	Can have variable or fixed interest rates; may be higher or lower than rates on federal loans
\$138,500 Aggregate Limit	Annual limit is equal to the cost of attendance minus other aid awarded	Annual limit is equal to the cost of attendance minus other aid awarded
4.3% interest rates	No aggregate limit	Many private student loans require payments while you are still in school; some offer deferments while in school.
1.059% Loan Fee	5.3% interest rates	No consolidation. May be refinanced. Many private lenders do not offer forgiveness programs, however, some loans from state agencies can be forgiven in certain circumstances.
Payment deferred 6 months after graduation or dropping below 6 credit hours	4.246% loan fee	Often required an established credit record or a cosigner
Eligible for loan forgiveness and consolidation	Repayment begins 60 days after the loan funds are fully disbursed. In school deferment can postpone payments until 6 months after graduation	Can have variable or fixed interest rates; may be higher or lower than rates on federal loans
	Eligible for loan forgiveness and consolidation	Annual limit is equal to the cost of attendance minus other aid awarded  Many private student loans require payments while you are still in school; some offer deferments while in school.

## How do I apply for aid?

To apply for federal student aid, including loans, you must complete and submit the [\*\*2021-2022 Free Application for Federal Student Aid \(FAFSA\)\*\*](#) online at [\*\*studentaid.gov\*\*](https://studentaid.gov).

As the name implies, there is no charge for the collection and processing of data or the delivery of financial aid through this form. Do not pay to process your free application.

Based on the results of your FAFSA, the Office of Financial Aid will prepare a financial aid offer or award package, which may include an allocation of Direct Unsubsidized loans. If you need additional funds, you must apply separately for the [\*\*Direct Grad PLUS loan\*\*](#).

In order for FSU to receive your FAFSA results, you must include our school code, **001489**. Keep in mind that all graduate/professional students are considered independent of their parents for federal aid programs.

A new FAFSA becomes available beginning on October 1 for the next academic year (Fall-Spring-Summer).

## Federal Student Loan Resources

- [\*\*Federal Student Loans: Basics for Students\*\*](#)
- [\*\*PDF Federal Student Loan Programs\*\*](#)
- [\*\*FAFSA Resources & Information\*\*](#)
- [\*\*FSU Office of Financial Aid\*\*](#)

# Loan Process Overview

what you need to know.

1. Submit your 2021-2022 FAFSA



2. View award amount on myFSU ([www.my.fsu.edu](http://www.my.fsu.edu)) and complete all requirements

3. Apply for Grad PLUS loan if additional aid is needed. Complete applicable loan documents (MPN & LEC)



4. Enroll in six (6) credits. Receive your financial aid disbursement.



learn more at <https://financialaid.fsu.edu>

# Financial Aid Readiness Checklist

In order for your financial aid to be disbursed to you in a timely manner, please ensure that you have completed all of the items in the following checklist. Refer to the Office of Financial Aid [website](#) for a list of important dates in the financial aid process.

1. \_\_\_ Complete and submit your [2021-2022 FAFSA](#) at [studentaid.gov](#). Make sure to add FSU's school code: **001489**. Allow 7-10 days after completing the FAFSA for your award to be posted to your online Financial Aid page through your [myFSU portal](#) ([my.fsu.edu](#)).
2. \_\_\_ Review the Financial Aid [Terms and Conditions](#) to make sure you meet and maintain all eligibility requirements.
3. \_\_\_ View your [Financial Aid Information](#) through your myFSU portal.
4. \_\_\_ Report any scholarships or waivers you are receiving to the Financial Aid Office through your myFSU portal.
5. \_\_\_ Submit all documents listed in your To-Do List in your myFSU portal, and resolve any holds that are listed. For additional information on viewing and completing your to-do list, [click here](#). All required forms can be found on the [Forms page](#) and once completed may be submitted through the methods listed at the top of the Forms page.
6. \_\_\_ Enroll in at least **6** (six) credit hours.
7. \_\_\_ Sign up for [Direct Deposit](#) online through your myFSU portal to authorize FSU to disburse your funds through electronic funds transfer to a bank account of your choosing.
8. \_\_\_ [Accept, Reduce, or Decline your loan offer](#) as you need from your myFSU portal.
9. \_\_\_ Complete [Loan Entrance Counseling](#) and [Master Promissory Note](#).
10. \_\_\_ Check your [FSU bill](#) through your myFSU portal before the fee payment deadline every semester to be sure that your bill accurately reflects your schedule and is paid on time.
11. \_\_\_ Be sure to check your bill after your financial aid disburses and after you make any changes to your class schedule, or if you receive a notice from FSU regarding a change to your FSU account or a balance due.
12. \_\_\_ Complete the [Annual Loan Acknowledgment form](#).

**IMPORTANT NOTE:** Check your student email and voicemail regularly for message from the Office of Financial Aid or other Offices regarding any holds on your account.

# FAQs: Frequently Asked Questions

## ❖ How will I know what type/amount of financial aid I've been awarded?

Each April, the Office of Financial Aid begins preparing award packages based on submitted FAFSA info. The award package will contain information about the amount and type of your award (including loans, grants).

## ❖ How can I check my financial aid award status?

Your financial aid status is available online through your [myFSU Portal](#). Step-by-step instructions on how to View Your Financial Aid Information can be found [here](#).

## ❖ How do I accept/decline my financial aid awards?

To accept, decline, or reduce federal Direct Loan(s) that have not been disbursed:

1. Please log in to your [myFSU portal](#) using your FSUID.
2. Click on the "**SC -Student Central**" link under myFSU links to view your package under "**My Financial Aid.**"
3. View your financial aid for the appropriate academic year.
4. Once in your financial aid profile, you have the option to **Accept/Decline**.
5. Ensure that you have selected the pencil (edit) tool above your financial aid awards, by clicking this selection you will be able to edit the awards

For more detailed step-by-step instructions on how to accept, reduce or decline your financial aid award please click [here](#).

**Important note:** Borrow only what is necessary to pay for your educational expenses.

## ❖ When will my financial aid be available?

Financial Aid is typically applied to eligible student's accounts and refunded around the start of each term. View the Student Business Services calendar prior to each term for additional details, <https://studentbusiness.fsu.edu/>.

Make sure you are ready for disbursement by

- Enrolling in a minimum of 6 credit hours.
- Ensuring all documents on your student portal To-do List are complete.
- Accepting or declining your loan offers if you have not done so already.
- Checking your FSU e-mail and voicemail for messages from the Financial Aid Office or other offices regarding any holds on your account.



# FAQs: Frequently Asked Questions

## ❖ Why haven't I received the federal loan I was offered?

Loans have additional requirements that must be met before they can be disbursed including:

- Accepting all or a portion of the loan offer;
- Completing the [Loan Entrance Counseling](#) and [Master Promissory Note](#)

For additional details about loan eligibility and requirements visit our loan page at <https://financialaid.fsu.edu/types-aid/loans>.

## ❖ What if my financial aid does not disburse by the tuition deadline?

As long as you apply for financial aid on time (before the semester begins) and turn in any requested documents to the Financial Aid Office (check your myFSU "to do list"), you should not need a deferment. Your financial aid should process at the beginning of the term, on the fifth day of class, which is before the fee payment deadline.

Review our the Office of Financial Aid calendar for specific dates. If your financial aid is delayed, the Office of Financial Aid will place a financial aid deferment on your account, temporarily postponing your tuition due date. You will receive an email at your official @my.fsu.edu address when your financial aid disburses or if you are granted an automatic deferment.

Be sure to check your Account Statement during the second week of class to be sure that your tuition and class fees are paid in full. If your financial aid does not disburse in full and you are not informed of an automatic deferment, then be sure to contact Ryan Mullins with the Office of Financial Aid via email at [ramullins@fsu.edu](mailto:ramullins@fsu.edu) to request one.

## ❖ I was offered financial aid for the Fall/Spring semesters but not Summer. Is financial aid available for the Summer?

Yes. As long as you register for at least 6 credit hours for the summer, you will be offered aid for summer during the spring semester.

## ❖ How do I navigate through Student Central?

For helpful videos on how to navigate myFSU Student Central, please visit the pages below.

- [Introduction to My Financial Aid](#)
- [Introduction to My Bill](#)
- [Report Outside Aid](#)
- [Accept/Decline Awards](#)
- [Read Account & Make a Payment](#)

For additional questions and assistance regarding Financial Aid, please contact Mr. Ryan Mullins with the FSU Office of Financial Aid. Mr. Mullins can be reached via email at [ramullins@fsu.edu](mailto:ramullins@fsu.edu) or via phone at (850) 644-1903.