Greetings from the Financial Aid Office at Boston College Law School!

We want to provide an update regarding financial aid and next steps to obtain federal student loans.

CHECKLIST
- Complete and submit FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Complete online Entrance Counseling
- Apply for Grad PLUS Loans at [www.studentloans.gov](http://www.studentloans.gov)
- Sign Master Promissory Note for Direct Unsubsidized Loan
- Sign Master Promissory Note for Grad PLUS Loan
- Complete Title IV Funds Authorization via the Agora Portal
- Sign up for direct deposit to checking account via the Agora Portal

APPLY FOR LOANS
Law students can use two different federal student loan programs: the Direct Unsubsidized Loan and the Grad PLUS Loan. To get federal loans, you need to submit the Free Application for Federal Student Aid (FAFSA). Submit the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and use Boston College’s Federal School Code 002128 to have the data transferred to Boston College. Upon receipt of the FAFSA, your student account will be updated to reflect a $20,500 Direct Unsubsidized Loan.

If additional funds are needed for tuition and/or living expenses—in excess of the Direct Unsubsidized Loan—you may apply for a federal Grad PLUS Loan. Calculate eligibility for a Grad PLUS Loan as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$77,283</td>
</tr>
<tr>
<td>Less Direct Unsubsidized Loan</td>
<td>$20,500</td>
</tr>
<tr>
<td>Less Scholarship</td>
<td>$[varies]</td>
</tr>
<tr>
<td>Less All Other Assistance</td>
<td>$[varies]</td>
</tr>
<tr>
<td>Maximum Grad PLUS Eligibility</td>
<td>$[remaining balance]</td>
</tr>
</tbody>
</table>

Borrowers may apply for all or a portion of their maximum Grad PLUS Loan eligibility. If borrowing less than the maximum eligible amount initially, additional Grad PLUS Loan funds may be requested later in the academic year. Complete and submit a Grad PLUS Loan application online at: [https://studentloans.gov](https://studentloans.gov); and apply for the entire academic year by selecting the September 2018-May 2019 loan period from the drop-down menu.

Entrance Counseling must be completed online to obtain federal student loans. An electronically-signed Master Promissory Note (MPN) is required for both the Direct Unsubsidized Loan and Grad PLUS Loan. Once the MPN is signed electronically, it will be in effect for all three years of law school. Entrance Counseling and MPNs can be completed at [https://studentloans.gov](https://studentloans.gov).

TITLE IV FUNDS AUTHORIZATION
This authorization allows Boston College to apply your federal student loans to additional charges such as health insurance and parking permit fees. Submit the authorization via [https://portal.bc.edu/portal/page/portal/MyServices/AllowableCharges](https://portal.bc.edu/portal/page/portal/MyServices/AllowableCharges).

PAYMENT PLAN
Law students may elect to sign up for a tuition payment plan. Details about the payment plan can be found at [http://www.bc.edu/content/bc/offices/stserv/financial/altfin/qppp.html](http://www.bc.edu/content/bc/offices/stserv/financial/altfin/qppp.html).

REFUNDS—GETTING YOUR MONEY FOR LIVING EXPENSES
Learn more about the refund process and schedule by visiting [http://www.bc.edu/offices/stserv/financial/billinfo/erefunds.html](http://www.bc.edu/offices/stserv/financial/billinfo/erefunds.html).

Federal student loans cannot be disbursed until the start of classes on Monday, August 27. As referenced in the refund schedule, the earliest direct deposit refund date is Wednesday, August 29 provided the refund request is received no later than Friday, August 24.

Use the Agora Portal to sign up for a refund by direct deposit. Click the “My Bill” link and follow the instructions.

DEFERMENT OF PRIOR LOANS
Boston College participates in the National Student Loan Clearinghouse which electronically transmits current enrollment status to a national database. In-school deferment on any prior federal student loans is available once classes begin. Servicers can access the database and put your loan(s) in deferment. Payments must be made until the servicer processes the in-school deferment.

For questions, please contact the Financial Aid Office at 617-552-4243 or [bclawfinaid@bc.edu](mailto:bclawfinaid@bc.edu).

We look forward to your enrollment at Boston College Law School.