

FINANCIAL AID

2018 - 2019



HANDBOOK

UNIVERSITY OF THE
PACIFIC
McGeorge School of Law

3200 Fifth Avenue • Sacramento, CA 95817

www.mcgeorge.edu

(916) 739-7158 • (916) 739-7162 • (FAX) • E-mail: finaid@pacific.edu

McGeorge School of Law

Financial Aid Handbook

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INTRODUCTION

The University of the Pacific, McGeorge School of Law Financial Aid Office is committed to providing students with financial aid resources to meet the educational costs of pursuing their legal career. Our goal is to ensure excellent customer service with accurate and timely delivery of financial aid funds.

DISCLAIMER

University of the Pacific, McGeorge School of Law reserves the right to change fees, modify its services, or change its programs at any time and without prior notification being given.

FINANCIAL AID OFFICE

The financial aid office is here to help you with any questions that you may have. Please feel free to contact us if you need assistance.

Regular Office Hours:

8:30 a.m. to 5:30 p.m. Monday through Friday

8:30 a.m. to 6:15 p.m. Wednesday

During finals, the office closes at 5:30 p.m. daily.

Summer Hours:

8:30 a.m. to 5:30 p.m. Monday through Friday

Summer hours are effective immediately following Spring Semester and end one week prior to the beginning of the Fall Semester.

FINANCIAL AID APPLICATION PROCESS

To apply for financial aid, applicants and continuing students must start by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA or Pre-Filled FAFSA can be completed online at www.fafsa.ed.gov

Students and applicants are eligible to apply for financial aid to assist with educational expenses. In order to ensure that their financial aid proceeds are available within the first few weeks of school, applicants are encouraged to begin the financial aid application (FAFSA) process when you apply for Admission. The Financial Aid Office recommends that applicants not wait for the admissions decision before applying for financial aid. Continuing students are encouraged to meet the priority deadline (1st Monday of March each year). To apply for financial aid, students and applicants must complete the following:

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

The Department of Education recommends that students complete the FAFSA or Pre-Filled FAFSA (www.fafsa.ed.gov) on the Web (FOTW) rather than the paper application. Students are encouraged to complete the FOTW as early as possible, but no sooner than October 1st. The Title IV institutional code is under University of the Pacific. The code is **001329**. In order to sign the FAFSA form electronically, you must register for an FSA ID number at <https://www.fsaaid.ed.gov>. Once your FAFSA has been processed, a Student Aid Report (SAR) will be sent to you through either the mail or email. The federal processor will send an electronic version of your SAR, which is called an ISIR, to McGeorge. The SAR outlines the information that you reported on the FOTW, and provides you with an Expected Family Contribution (EFC) amount. It is important to review your SAR for accuracy. If corrections must be made to your SAR, please do so immediately.

The priority deadline for continuing students to submit the FAFSA or Pre-Filled FAFSA is the first **Friday of March** each year. Applicants do not have a deadline. It takes approximately 3-4 weeks to process during peak periods. To check the status of your FAFSA, call (800) 433-3243, or you may check the application status online using your PIN number.

ADDITIONAL APPLICATION REQUIREMENTS

Verification

When students apply for federal financial aid, the U.S. Department of Education verifies information with the following federal agencies:

- Social Security Administration – for verification of social security number and United States citizenship status
- Selective Service System – for verification of Selective Service Registration status
- Department of Homeland Security – for verification of eligible non-citizenship status
- Department of Justice – for verification that an applicant has not been denied federal student aid by the courts as the result of a drug-related conviction
- Department of Veterans Affairs – for verification of veteran status

Students and applicants who apply for need-based financial aid may be asked by our office to supply additional documentation to verify the information that was reported on the FAFSA. Students will be awarded financial aid once all documentation has been received and evaluated. Accepted applicants will receive a tentative award based upon the ISIR information provided by the federal processor and may be asked to provide additional documentation if selected for verification. The verification process may require that selected students and applicants submit a copy of their current year's federal income tax return, including all schedules and W-2's. If you are married and filed separate federal income tax returns, you must provide a copy of both you and your

spouse's federal income tax returns with all schedules and W-2 forms. Federal income tax returns must be signed and dated.

Non-U.S. Citizen and Non-U.S. Permanent Residents

Non-U.S. Citizens and non-U.S. Permanent Residents are not eligible for federal financial aid. They are, however, eligible to apply for Private loans. In order to do so, they must have a co-signer that is a credit worthy U.S. citizen.

Selective Service

In order for male students (with some exceptions) to be eligible for federal financial aid, they must be registered with the selective service. Students can register on-line at www.sss.gov.

COST OF ATTENDANCE

The cost of attendance is determined by the Financial Aid Office and is defined as the total budget required by each student for the nine (9) month academic year. The cost of attendance reflects a budget that includes both direct and non-direct costs.

Direct Costs are charges applied directly to the student account. Examples of direct costs are tuition, rent (if the student rents an on-campus apartment), Student Bar Association (SBA) fees and Health Insurance.

Sample 2018-2019 Academic Year Tuition and Fees

Tuition	
JD Full Time (12-17 Units)	\$51,212
JD Part-Time (8-10 Units)	\$34,010
LL.M., JSD	\$1,298 per unit
MSL, MPP, MPA	\$1,307 per unit
Fees	\$100
Health Insurance	\$3,184

Non-Direct Costs are charges not applied to the student account. Examples of non-direct costs include rent (if the student lives off-campus), board, books, supplies, transportation, and personal expenses. Although individual expenses for non-direct costs may vary, the financial aid budget closely estimates the actual expense of each above-mentioned cost.

Sample 2018-2019 Nine (9) Month Living Expense Budget

Living Expense	Amount
Room & Board	\$13,887
Transportation	\$2,520
Personal Expenses	\$5,688
Total	\$22,095

FINANCIAL AID AWARD LETTER

Once the Financial Aid Office receives the electronically transmitted FAFSA information (ISIR) from the federal processor, each student who has been admitted to the School of Law is reviewed for financial aid awarding. The Financial Aid Office offers financial aid packages that may include scholarships, grants and/or Federal Direct loans. The Financial Aid Award Letter lists all of the financial aid that is being offered to the student. The Financial Award Letter is sent to the student's mailing address.

Continuing students must re-apply each academic year for financial aid. Factors such as budget and academic standing may play an important role in determining financial aid availability. Continuing students Financial Aid Award Letters are not generated until early July; after Spring Semester grades have been released and all necessary paperwork has been received and reviewed.

SCHOLARSHIPS

McGeorge School of Law awards a considerable number of scholarships. Many of these awards are made available by the allocation of University general funds, as well as the generosity of donors by means of endowed funds and alumni contributions. Financial aid, in the form of scholarships and fellowships, is based on full-time enrollment, financial need, academic merit and personal achievement. Scholarships and fellowships are considered a component of the student's financial aid award. Scholarships cannot exceed the banded tuition for the division you are enrolled.

Institutional scholarships, including, but not limited to Admission and Academic Achievement scholarships are awarded to a full-time student enrolled in 12-17 units and an part-time student enrolled in 8-10 units. Scholarships are eligible to be applied to fall and spring semester only. If a reduce course load is taken, institutional scholarships will be prorated based on the percentage of tuition charged.

If you have applied for outside scholarships or need-based financial aid, please note that total assistance, including scholarships, cannot exceed your costs of attendance. In addition, the combined value of a Pacific grant or scholarship and any other tuition award cannot exceed your actual tuition. Total tuition assistance may also be limited by policies associated with other programs or benefits, for example, Veterans Chapter 31 Vocational Rehabilitation, employee tuition remission etc. The Financial Aid Office will coordinate your aid package and notify you of any necessary adjustments.

These scholarships are funded through the generosity of our alumni and friends. They are designed by the donors to recognize and encourage the achievement and potential of McGeorge students. Scholarship gifts offer income tax deductions and other possible tax benefits to the donor, and provide crucial support to current and future students at McGeorge.

Many alumni recall how a scholarship helped them through law school and have chosen to help future students by providing scholarship assistance. Please contact the Advancement Office at 916.739.7300 if you are interested in establishing a scholarship or contributing to one.

First-Year JD Scholarships

The Admissions Committee awards a number of scholarships annually to members of the first-year class based upon such criteria as outstanding academic promise, diversity, experiential background, and need. Many are renewable for each year of the J.D. program.

Scholarship recipients are determined during the admission review process based upon information in application materials. No separate application is required. Recipients are notified of an award in conjunction with the letter of acceptance or shortly thereafter.

ABA/FJE Legal Opportunity Scholarship Fund

American Bar Association Fund for Justice and Education, together with the McGeorge School of Law sponsor a scholarship program to encourage racial and ethnic minority students to attend law school. The Legal Opportunity Scholarship Fund is designed to help increase the number of minority students in law school and to provide financial assistance to those students.

The ABA/FJE Legal Opportunity Scholarship Fund provides a \$15,000 scholarship to entering students, disbursed in three annual increments of \$5,000 to each recipient. McGeorge is pleased to participate in this program by providing matching funds of \$5,000 for each of three years a recipient attends McGeorge for a matching scholarship of \$15,000; thus the total amount of financial assistance over three years is \$30,000. All candidates must first be admitted to McGeorge School of Law and be awarded the Legal Opportunity Scholarship before they qualify for matching funds from the law school.

McGeorge is committed to improving diversity in the legal profession and is proud to be a sponsor of the ABA/FJE. The deadline to apply is March 1st of each year. Go to the ABA/FJE website (<http://www.abanet.org/fje>) to find out more information or to obtain an application or contact the Admissions Office.

Robert, Aimee & Rosalie Asher Scholarship

This scholarship was established in 2003 through the estate of the late Rosalie Asher, a 1940 McGeorge graduate. Her primary reason for establishing the scholarship was to honor her father. He wanted to attend law school but had to work and could not afford to go. Through this scholarship fund, Ms. Asher wants to make available to other law school hopefuls the opportunity that was denied her father. The scholarship is named for Ms. Asher's parents and herself. The only criterion is that the applicant be a first year student with financial need.

Mr. and Mrs. William D. James Foundation Scholarships

Income from this trust has been designated for scholarships to students who have been residents of the Sacramento area (including Auburn, Bryte, Broderick, Cameron Park, Carmichael, Citrus Heights, Davis, El Dorado Hills, Elk Grove, Fair Oaks, Folsom, Loomis, Orangevale, Rancho Cordova, Rocklin, Roseville, Sacramento, West Sacramento, Wilton and Woodland) for ten consecutive years or more. Open to all students including those in Graduate Programs who have financial need.

Nevada Endowed Scholarship

Alumni conducting their legal practice in the State of Nevada established the endowment fund in 1987 through annual gift support, intending that proceeds from this fund be distributed among entering and continuing students enrolled from Nevada. The annual amount awarded is governed by the earnings on this endowment fund. Criteria for scholarship awards will be established, or adjusted from time to time, by Nevada alumni who are also members of the Alumni Association's Board of Directors.

CRITERIA: Applicants must be, have been, or intend to become residents of Nevada. Special consideration will be given to students who have lived in Nevada or are applying from a Nevada undergraduate university. Special consideration will also be given to students enrolled at McGeorge and are active participants in the Nevada Students Association. Students should have a demonstrated financial need.

Legal Education Fund

The Legal Education Fund was made possible by the generosity of a host of individuals, corporations and foundations who recognized the need to provide law students with financial assistance as they pursue their legal education at McGeorge.

American Indian Graduate Center

Be an enrolled member of a U.S. federally recognized American Indian tribe or Alaskan Native group or possess one-fourth degree Indian blood from a federally recognized tribe. Be pursuing a graduate degree, demonstrate financial need, and must apply for federal financial aid at your college. Applicants must submit an essay as described in the application packet. Contact AIGC website (<http://www.aigcs.org/>) or telephone 505.881.4584.

Continuing JD Student Scholarships

There are numerous scholarship opportunities for continuing J.D. students. They include a wide range of endowed scholarships, which have various selection criteria. The most significant program which recognizes academic achievement is the Academic Achievement Scholarships.

Some of the scholarships and awards are automatic and do not require an application or establishment of need. An example of such a program is Academic Achievement Scholarships.

Academic Achievement Scholarships

Named the Verne Adrian and Annabel McGeorge Academic Scholarship in honor of the founder and first Dean of the School of Law and his wife who served as Registrar from 1927 until 1958, these scholarships are awarded automatically to those who demonstrated the highest excellence in their legal studies during the preceding academic year (amounts may vary each year).

No application is necessary for Academic Achievement scholarships. Demonstrated need is not a requirement for an Academic Achievement award.

Pacific Presidential Scholar

Students who, at the end of their first year of Law School rank in the top 5% in their respective divisions will be named the Pacific Presidential Scholar. This scholarship in conjunction with scholarships from other sources will ensure that 75% of each awardee's remaining tuition (not to exceed a maximum of 88 units) will be covered by McGeorge School of Law. **This prestigious award will continue at the same level for each of your remaining years of study provided you remain in good standing.**

Pacific Regent Scholar

Students who, at the end of their first year of Law School rank in the top 6% through 10% in their respective divisions will each be named the Pacific Regents Scholar. This scholarship in conjunction with scholarships from other sources will ensure that 50% of each awardee's remaining tuition (not to exceed a maximum of 88 units) will be covered by McGeorge School of Law. **This prestigious award will continue at the same level for each of your remaining years of study provided you remain in good standing.**

Scholarship Application Procedures for Continuing JD Students

Many endowed scholarships also include need as part of the selection criteria. Therefore, if you are applying for any endowed need-based scholarships, you must complete the FAFSA and submit the scholarship applications by the first **Friday of March** each year.

All continuing JD students are encouraged to apply for scholarships. **Do not wait for grades to be released.** The selection of recipients will occur after grades are released for the academic year. Also, it is important to remember that not all scholarships specify academic achievement as a requirement.

All scholarships, awards, and grants administered by McGeorge are credited directly to the students' account in two equal installments, one-half for the Fall semester and one-half for the Spring semester. A student must register at McGeorge for a particular semester to be eligible for that semester's portion of the scholarship. In the event a student registers for a semester but withdraws prior to the start of the semester, the amount of the scholarship will be reduced to an amount equal to the portion that was allocated to the semester in which the student was actually enrolled. In addition, if a student withdraws during the semester, the student's scholarship will be pro-rated to the percentage the student was charged for tuition for that semester. If a student will be graduating in December, the student's award will be reduced to receiving a Fall semester allotment only.

Other terms and conditions

If you have applied for outside scholarships or need-based financial aid, please note that total assistance, including scholarships, cannot exceed your costs of attendance. In addition, the combined value of a Pacific grant or scholarship and any other tuition award cannot exceed your actual tuition. Total tuition assistance may also be limited by policies associated with other programs or benefits, for example, Veterans Chapter 31 Vocational Rehabilitation, employee tuition remission etc. The Financial Aid Office will coordinate your aid package and notify you of any necessary adjustments.

List of Endowed Scholarships for Continuing JD Students

James and Dorothy Adams Memorial Scholarship

Judge Adams was a member of the McGeorge faculty for 25 years, and his wife Dorothy was a member of the administrative staff for 23 years. Each invested countless hours at McGeorge providing support and guidance to several generations of students - he in the classroom, she in administrative service. They believed deeply in legal education and in the excellence of McGeorge and left the preponderance of their estate to endow this scholarship.

CRITERIA: A second-year student who is in the top 20% of the class and who has demonstrated financial need. The recipient will be further honored as the prestigious “Adams Scholar”. Scholarship may be awarded to one or more students.

Ahmanson Foundation Scholarship

Earnings from this endowed scholarship fund established by the Ahmanson Foundation assist current students as an adjunct source to other combinations of funding to meet legal education expenses.

CRITERIA: At least a second year student; must have financial need; proven scholastic ability; and participation in positions of student leadership on-campus.

Walter F. Alexander III Memorial Scholarship

This scholarship was established in memory of Walter F. Alexander III, who, as a student at McGeorge, made the Dean’s List, was a finalist in the Moot Court competition, and played an active role in classroom debate and in intramural sports. Walt thrived on the academic challenge and had an unmatched passion for life, admired by his friends and classmates.

Walt was diagnosed with melanoma in the spring of his second year. Even so, he completed his studies and passed his final exams while undergoing chemotherapy. His great desire was to graduate from McGeorge and to enter the practice of law. Walt’s disease forced him to withdraw during his third year, and he died in January 1995. This scholarship was established as both a remembrance of Walt and to assist others in achieving his goal.

CRITERIA: At least a second year student in the Fall Semester with high academic achievement, and demonstrated desire to make the practice of law a means of conflict

resolution. Preference is given to those who participate in athletics and demonstrate qualities of leadership. Must have financial need.

Alumni Association Endowed Scholarship

The Alumni Association Board selects recipients for these scholarships and participates actively in the fundraising efforts. One of these scholarships honors McGeorge graduate, Ruth J. Squire, Class of 1964 who served as Placement and Admissions Officer prior to her death in 1975. She is memorialized in an annual award to an Evening Division student.

CRITERIA: At least a second year student; must have financial need; participation in student activities, community activities and/or employment activities outside of law school; also a demonstrated academic ability.

Alumni Association *Amicus Lex* Scholarships

The McGeorge Alumni Association presents scholarships to both the second year Day Division student and the second year Evening Division student who are ranked number one in their respective first year classes. The scholarship covers, twenty-five percent of the year's tuition. Funds for these scholarships come from the Alumni Endowed Scholarship Fund and alumni contributions earmarked for the Amicus Lex Scholarships.

Asian-American Alumni Association Scholarship

This scholarship was established by the Asian-American Alumni Association to provide an incentive and recognition to those members of the Asian-American Law Students who have demonstrated involvement and leadership in the Association and the Asian community and to promote development and support to the Asian-American Law Students Association at McGeorge.

CRITERIA: Active participation in the Asian-American Law Students Association; past or present involvement in the Asian community; good standing at McGeorge in accordance with the Grading and Advancement Rules; financial need shall not be a determinative criterion except in those cases in which the Scholarship Committee deems appropriate in equally qualified candidates.

Bales Family Endowment

This fund was established in 2006 by Dr. Thomas and Suzanne Bales, appreciative parents of law students Peter and Diane Bales. The Bales Award provides a scholarship to the student who in their first year provided inspiration and a sense of purpose to his or her fellow first-year classmates.

CRITERIA: A second-year Day Division student who has shown the most kindness to his or her fellow classmates in the form of leadership, tutorial help or good sportsmanship in the competitive, intense arena of the first year of law school.

Raymond Henry Biele II Memorial Scholarship

This memorial fund was created in 1981 by the family and friends of McGeorge student, Raymond Henry Biele II, to provide financial support for a student who reflects the aptitude and intense love of the law demonstrated by Mr. Biele. The law grew to be an overwhelming interest to which he was dedicating his life when it was unfortunately cut short by his untimely passing in his final year of law training.

CRITERIA: At least a second year student; demonstration of a strong desire to serve both the law and those who are served by it. Special consideration will be given to students who work to support themselves; active participation in student leadership roles; active participation in athletic activities. Selection will be made without regard to superiority of measured aptitude and/or prior academic achievement.

Raymond Burr Scholarship

The Raymond Burr Scholarship was established in 1987 to honor the actor who was best known for his portrayals of attorneys on TV. The award will be made to a student who has a desire to practice criminal law as a defense trial attorney.

CRITERIA: At least a second year student; must have financial need; desire to practice law as a Defense Criminal Law trial attorney.

Dean Gerald Caplan Scholarship

This fund was established in 2002 by colleagues and friends of Gerald Caplan, Dean of McGeorge School of Law from 1992 – 2001.

CRITERIA: At least a second year student with financial need and whose academic record has improved dramatically from the previous year.

Carpenters Local Union Scholarship

This scholarship was established by the Union for students who show a commitment to the trade union movement and to persons, who through their legal training, will ultimately show a commitment to working people and organized labor.

CRITERIA: At least a second year student; financial need; demonstrated commitment to the trade union movement; and has a desire to use a law degree to assist working people and organized labor.

Jerome J. Curtis, Jr. Memorial Scholarship

This memorial scholarship was established in 1997 by the family, friends, colleagues and students of Jerome J. Curtis, Jr., a McGeorge professor from 1974 to 1997.

CRITERIA: At least a second year day or evening division student; proven writing ability; demonstrated academic ability; and financial need to be considered only when there are equally qualified candidates.

Judge Loren Dahl Memorial Award

This scholarship was created to honor Judge Loren S. Dahl upon his retirement as Chief Judge, United States Bankruptcy Court for the Eastern district of California in February 1994. The Bankruptcy and Commercial Law Section of the Sacramento County Bar Association, and numerous law firms and individuals endowed the fund through their generous contributions.

CRITERIA: Meritorious accomplishment, not only in bankruptcy, but also in business-related courses.

Charles D. Driscoll Labor Award

Established by the Sacramento Journalism Foundation, Inc., in honor of the memory of Charles D. Driscoll, this scholarship will be awarded to a student who exemplifies the highest commitment to the improvement of labor-management relations.

CRITERIA: The award shall not necessarily be granted to the student who receives the highest grade in any particular labor law course, but should be measured by evidence of a long-term interest in the field of labor-management, such as prior or present work experience or participation in union activities, undergraduate study, the number of courses taken by the student in labor relations, and the student's success in the study of labor law as measured by grades.

Anna Rose Fischer Scholarship

This scholarship was established by Anna Rose Fischer when she retired as the Registrar at McGeorge in 1980 after 40 years of employment. Even though retired, Ms. Fischer continued to closely follow the struggles and achievements of McGeorge students and remained actively involved with various campus activities until her death in 1998. Her family still has a continuing interest in students and graduates.

CRITERIA: Exceptional initiative in academic requirements; student leadership positions beneficial to McGeorge; financial need; at least a second year student day or evening division; evening students who work full-time (instead of or in addition to campus leadership positions).

Stanley B. Fowler Memorial Scholarship

In tribute to the late Stanley B. Fowler's 40 years of public service, this living memorial was established to support a joint degree program in public administration and law at McGeorge and CSUS; and/or for men and women employed in public service to aid them in acquiring legal training applicable to the responsibilities of public administrators.

CRITERIA: At least a second year student; enrolled in the Joint Degree program in Public Administration at California State University, Sacramento and McGeorge School of Law, or students working full-time in public service-related positions; financial need; extra-curricular activities (on-campus or community related); and intention to enter public service-related law.

Benjamin D. and Verdele R. Frantz Scholarship

This Scholarship was established as a tribute to Professor Benjamin D. Frantz and his loving wife Verdele. After a distinguished legal career of more than forty years, Professor Frantz began a new career at McGeorge where he taught until his retirement at age 91. Professor Frantz exemplifies the ethical, courteous and thoughtful lawyer to which McGeorge students aspire.

Through his scholarship gift, Professor Frantz underscores his belief in the importance of the practice-readiness of students who graduate from McGeorge. He recognizes that knowledge of the Code of Civil Procedure and the written pleadings thereby required is essential for the success of those students interested in becoming trial attorneys.

CRITERIA: The Benjamin D. and Verdele R. Frantz Scholarship is awarded annually to the top student(s) in the First Year Mock Trial Competition.

B. Abbott Goldberg Memorial Scholarship

Judge B. Abbott Goldberg, a former assistant California Attorney General and Chief Deputy Director of the Department of Water Resources, was a scholar in residence at McGeorge for 25 years. His family and friends established this scholarship in 2004 to honor his memory, his study of medical ethics and his love of witty, well-crafted prose. An annual award is made to candidates who have distinguished themselves through their writing and their interest in ethics and the law.

CRITERIA: At least a second year student in Fall, with excellent writing ability and an interest in ethics, must demonstrate academic achievement and financial need. Applicant must submit an essay about the relationship of law and ethics.

Sam Gordon Endowment

This fund was established in 1999 from the estate of the late Sam Gordon. Mr. Gordon was a successful entrepreneur, restaurateur, and goodwill ambassador for Sacramento. He also gained national attention in 1961 when he bought Roger Maris's record-breaking 61st homerun baseball from the fan who had caught it, then presented the ball to Mr. Maris at a ceremony in Sacramento.

CRITERIA: At least a second year student with financial need. Applicants must have a satisfactory academic record.

Martin and Doris Gross Memorial Scholarship

This scholarship was established by his widow, Doris Gross, to honor her husband who graduated in 1953. This annual award is intended to be an incentive to evening students in continuing and completing their legal studies.

CRITERIA: At least a third year evening division student; financial need; special consideration is given to evening division students who work at least part-time and support children.

Hawaii Endowed Scholarship

Alumni conducting their legal practice in the State of Hawaii began an endowment fund in 1989 through annual gift support, intending that proceeds from this fund be distributed among entering and continuing students enrolled from Hawaii. The annual amount awarded is governed by the earnings on this endowment fund. Criteria for scholarship awards will be established, or adjusted from time to time, by Hawaii alumni who are also members of the Alumni Association's Board of Directors.

CRITERIA: An entering or current JD student; demonstrating financial need; and demonstrating Hawaiian residency (place of taxation, place of birth, place of undergraduate or high school education, place of voting, local address, employment history, or other factors that demonstrate residency).

Tracy G. Helms Memorial Scholarship Fund

This endowed memorial scholarship was established in 1985 by the family and friends of McGeorge student, Tracy G. Helms. An annual award is made to a student directing his or her legal studies in the areas of natural resources and environmental law.

CRITERIA: Interest in and desire to practice in the area of Natural Resources Law; outside activities that show an interest in the outdoors and appreciation of nature; must have good academic standing. Financial need not a criterion.

Brian L. Hintz Memorial Scholarship

This memorial scholarship was established in 1995 by the family and friends of McGeorge student, Brian Hintz. An annual award is made to a student directing his or her legal studies in the area of criminal law prosecution.

CRITERIA: Must reside in the Sacramento area and be a former or current peace officer. Preference will be given to those interested in a career as a Deputy District Attorney.

Hiroshima, Jacobs, Roth & Lewis Scholarship

This endowed scholarship was established in 1982 by the Sacramento law firm of Hiroshima, Jacobs & Roth in recognition of the importance of organized student activities to law school life. The sponsors of this scholarship are all graduates of McGeorge.

CRITERIA: At least a second year student; demonstrated financial need; at least average grades; exceptional initiative in leadership responsibilities in student organization activities or academically-related campus activities which are dedicated to enhancing the legal education experience for members of the student body.

Anthony M. Kennedy Constitutional Law Scholarship

The Anthony M. Kennedy Constitutional Law Scholarship was established in 1989 to honor Justice Kennedy's leadership in this specialized field of knowledge and his distinguished performance in teaching this subject for a period of twenty-two years as a member of the McGeorge faculty.

CRITERIA: Students of exceptional academic ability in the Constitutional Law course.

Kierney Family Endowed Scholarship

The Kierney family is well populated with McGeorge alums: Roberta Kierney, '79D and daughter Lynn Kierney Garcia, '87D (Lynn's husband, John Garcia, is an '84E alumnus). Roberta and her husband Dr. Carl Kierney had successful professional careers and inculcated in their children an appreciation for education. Roberta attended McGeorge while she and Carl raised their four children, and the entire family made sacrifices for and shared in her success. The Kierneys appreciate the unique pressures faced by law students who are also raising a family and wish to encourage those who face these challenges with this annual award.

CRITERIA: Financial need; at least a second year student; demonstrated academic ability; and married or single-parent student raising a family.

William Russell Knudson Scholarship

This Scholarship for Leadership in Law was established in 2000 by family, friends and colleagues in memory of William Russell Knudson, a McGeorge alumnus, '71D, who died in the Alaska Airlines crash off the California coast in January, 2000. Bill was a strong, effective leader, generous with his time and talent, which he shared with family, friends and strangers. He always did things for people. If he heard of a need, he immediately took care of it or anonymously provided for it. While his donations were private matters, his support of causes was public, such as combating AIDS and civil rights for gays and lesbians. Bill was dedicated to leadership through law, and he had a warm place in his heart for McGeorge. He tutored many alumni who needed help overcoming their fear of the Bar Examination. While employed by the State of California as Deputy Director of the Department of Benefit Payments, Bill helped draft policies and proposed legislation for welfare reform and for obtaining support for children from absent parents. He was very active in the California Family Support Council and in the National Child Support Enforcement Association. He served on the child support advisory committee to the U.S. Department of Health, Education and Welfare, which drafted implementing regulations when, in 1975, Congress enacted the Federal Child Support law, Title IV-D of the Social Security Act, P.L. 93-647. After leaving state employment in 1980, Bill became a partner of John W. White, serving as vice-president and general counsel of Inland Business Machines, Inc., a successful Sacramento business. Bill was highly respected as a lawyer, a state employee, an entrepreneurial businessman and a friend.

CRITERIA: Financial need; at least a third year day or fourth year evening division student; demonstrated academic ability and leadership potential.

Ken and Bonnie Jean Kwong Scholarship

Ken and Bonnie Jean Kwong are appreciative parents of a law alumnus ('04D). They value the high quality education their son has received and endowed a scholarship to support other enterprising students.

CRITERIA: No criteria specified

Frank and Joann LaBella Scholarship

This fund was endowed in 1991 by Frank ('74E) and Joann LaBella. Mr. LaBella entered law school, after working several years, in order to change careers as well as expand on his real estate expertise. The income from this endowed scholarship is used to provide tuition support for evening law students with an exceptional interest in the law who seek legal training for the purpose of expanding or changing their present careers. Dedication to ethical utilization of the law in business or private practice merits high consideration which could be more persuasive than law school grades or entering credentials.

CRITERIA: At least a second year Evening Division student; expanding or changing careers and intends to use a law degree in business or private practice; financial need.

Latino Law Students' Association Scholarship

This scholarship was established in 1984 by the Latino Law Students' Association to provide an incentive for Latino members who are actively involved in the Association as well as participation in Latino community issues.

CRITERIA: Paid member in good standing of the Latino Students' Association; at least a second year student; demonstrated involvement and participation in the Association, leadership responsibilities with respect to the Association; and involvement in Latino community issues.

Albert J. and Mae Lee Memorial Scholarship

Albert J. and Mae Lee Memorial Scholarship was established by a gift from the Mae Lee Estate in 2003. It is restricted to students with better-than-average scholastic ability who are in need of financial assistance in order to pursue the study of law.

CRITERIA: At least a second year student who has financial need and has demonstrated a strong academic performance.

Legal Education Fund

The Legal Education Fund was made possible by the generosity of a host of individuals, corporations and foundations who recognized the need to provide law students with financial assistance as they pursue their legal education at McGeorge.

CRITERIA: Students must be at least a second year student in the Fall Semester.

E.M. Manning Endowed Fund for Single Parents

This endowed fund was established in 1988 as a memorial by the friends of Edward M. Manning, Jr. Interest earned from this endowed fund is awarded to students who are single parents and have demonstrated financial need.

CRITERIA: Single parent with total responsibility for child/children; financial need; at least a second year student.

John A. McCarthy Foundation Memorial Scholarship

This permanently endowed scholarship fund is used to provide scholarships in memory of John A. McCarthy for academically qualified students with financial need. Mr. McCarthy was a San Francisco industrialist and philanthropist who began his career as a stenographer for a Boston contractor. He arrived in San Francisco in 1916 to engage in the cement business. His interests expanded to manufacturing and ranching. He died in 1965.

CRITERIA: At least a second year student; financial need; proven scholastic achievement; positions of student leadership on or off-campus, which have contributed to the law school experience.

Tom McNally Memorial Book Award

Tom McNally graduated from McGeorge in 1972. He was one of the students responsible for the building of a temporary Courtroom of the Future in a warehouse on Fifth Avenue so that problems could be worked out before the final building was constructed on the McGeorge campus. He served as general contractor of this venture. Tom was in private practice in Reno at the time of his death in September, 1975.

CRITERIA: A 3E, 3D or 4E student who is a resident of Nevada with financial need.

Carol J. Miller Memorial Scholarship

A 1965 McGeorge graduate, Judge Carol Miller was a pioneer among women in the field of law. A former legal secretary, she attended the evening division and eventually directed McGeorge's clinical education program prior to becoming a respected Sacramento County Superior Court Judge. In recognition of her long-time support of McGeorge, her family and friends established this endowed memorial scholarship fund to honor her respect for the practice of law.

CRITERIA: At least a second year student; financial need; participation in Community Legal Services.

Honorable William K. Morgan Scholarship

Honorable William K. Morgan, Judge of the Sacramento County Juvenile Court and of the Class of 1959 has been recognized by the Association for his significant contributions to the law by naming the scholarship in his honor. Awards are made from endowment fund income to candidates who meet the criteria set by the Association's Scholarship Committee.

CRITERIA: Active participation in the Black Law Students' Association (BLSA) with verifiable commitment to BLSA and effort to support the organization; at least a second year student; demonstration of community activities; priority consideration given to students entering the final year of studies.

John P. Morris Memorial Scholarship

This memorial fund was established by family and friends of John Morris, who was an extremely friendly, outgoing and a popular visiting professor at McGeorge.

CRITERIA: Active participation in the Black Law Students' Association (BLSA); at least a second year student; special consideration will be given to students pursuing studies in antitrust or sports law.

Nevada Endowed Scholarship

Alumni conducting their legal practice in the State of Nevada established the endowment fund in 1987 through annual gift support, intending that proceeds from this fund be distributed among entering and continuing students from Nevada. The annual amount awarded is governed by the earnings on this endowment fund. Criteria for scholarship awards will be established, or adjusted from time to time, by Nevada alumni who are also members of the Alumni Association's Board of Directors.

CRITERIA: Applicants must be, have been, or intend to become residents of Nevada. Special consideration will be given to students who have lived in Nevada or are applying from a Nevada undergraduate university. Special consideration will also be given to students enrolled at McGeorge and are active participants in the Nevada Students Association. Students should have a demonstrated financial need.

Amy Olson Memorial Scholarship Fund

The Amy Olson Memorial Scholarship Fund was created by her parents to honor Amy's memory following her tragic death while she was a student at McGeorge in the fall of 2002. The Fund has been augmented by many friends and family members; their participation is greatly appreciated.

Amy was 33 years old and did not expect to use her legal training for financial gain. She intended to enter government service or work for a not-for-profit organization as an attorney representing the underrepresented, probably in the field of immigration law.

CRITERIA: Applicants must have the desire to work for a government agency or charitable organization; plan to apply bilingual skills to a legal career and appreciate the value of every human being. Preference will be given to students who have maturity that comes from having worked full time for six years or more.

Edwina V. Pfund Scholarship

The Edwina V. Pfund Law Scholarship was established in 1981 with awards made each academic year in perpetuity to encourage students with financial need who are currently pursuing a Juris Doctor degree with a concentration in Taxation.

CRITERIA: At least a second-year student pursuing a Juris Doctor degree with a concentration in Taxation. Applicants must have demonstrated scholarly ability and exceptional diligence in the pursuit of advanced learning skills in the study of law. Priority consideration is to those students who are employed full time and students with financial need.

Jeffrey K. Poilé Memorial Civil Rights Scholarship

Jeffrey K. Poilé, who passed away in 1992, was the life partner of faculty member Larry Levine. This scholarship commemorates a remarkable man whose life ended far too soon and provides support to one or more students who are committed to using their legal education to extend and protect the civil rights of gay, lesbian, bisexual and transgender people.

CRITERIA: Demonstrated commitment to the furtherance of gay, lesbian, bisexual and transgender rights; at least a second year student in the fall semester; demonstrated academic ability; and financial need.

Daniel D. Richard Scholarship

This Fund was established through the generosity of Mr. Daniel D. Richard ('80E). Mr. Richard has been involved in key public policy issues for more than three decades. He began his career at the National Aeronautics and Space Administration (NASA), where he was Assistant to the Deputy Associate Administrator. He served as Deputy Legal Affairs Secretary and Deputy Assistant for Science and Technology during Governor Jerry Brown's first administration. Later, he was an elected member of the San Francisco Bay Area Rapid Transit District (BART), where he served twice as President of the Board, helping bring BART to the San Francisco airport. He was a managing partner and co-founder of an infrastructure-finance company and was Senior Vice President of Public Policy and Governmental Relations at Pacific Gas and Electric Company. Mr. Richard is currently serving as the Chairperson of the California High-Speed Rail Authority and Principal of Dan Richard Advisors. Mr. Richard holds a Bachelor's degree in Political Science from Washington University in St. Louis and a J.D. from University of the Pacific, McGeorge School of Law.

The proceeds of the Daniel D. Richard Endowment Fund will benefit students who, without such aid, could not continue their education at McGeorge School of Law.

CRITERIA: Applicants must be at least a second-year student with financial need. Preference may be given to a student who is planning to pursue a career in public service or public policy.

Marc and Mona Roberts Labor Law Scholarship

Marc and Mona Roberts established this scholarship in 2002. Marc is a 1991 graduate who returned to school to pursue law as a career change. The annual award is made to a student with a sincere interest in Labor and Employment law, and who, like Marc, returned to school to change careers or increase opportunities in an existing career.

CRITERIA: Applicants must be at least a second-year, Day Division student in the fall semester. Preference is given to students who are directing their legal studies in the area of Labor and Employment Law, intend to pursue a career in this field, and are returning to school to study law to increase opportunities in an existing career or to change careers. Criteria should be addressed in a cover letter submitted with the application form.

Annie M. Rogaski Endowed Scholarship for Women in Science and Law

Annie M. Rogaski Endowed Scholarship for Women in Science and Law will be awarded to women who have a background in the physical or computer sciences, including, but not limited to: biology, chemistry, physics, engineering and biotechnology. The scholarship will be used to recruit students to McGeorge or for continuing law students.

CRITERIA: The scholarship should be awarded to women who have a background in the physical or computer sciences, including, but not limited to: biology, chemistry, physics, engineering and biotechnology. The scholarship may be used to recruit students as well as for continuing students.

David C. Rust Memorial Scholarship

This memorial fund was created in honor of David C. Rust, a dynamic and effective Sacramento trial attorney, by his many friends and colleagues to provide encouragement through scholarship awards to recipients who demonstrate similar qualifications and ambitions to those of David C. Rust.

CRITERIA: At least a second year student; proven scholastic ability; financial need; an ambition toward trial work (as demonstrated by classes taken toward that ambition); and positions of student leadership on or off-campus.

Sacramento Bee Legal Scholars Program

The Sacramento Bee Legal Scholars Scholarship is designed to assist a student who is committed to the use of his or her skills in the service of the public. Traditional legal education has been successful in producing able advocates and counselors, but special efforts are needed to inculcate in students the ideals of public service. This scholarship seeks to help the increasing numbers of law students for such an orientation. Assistance awards are made to men and women who specify an interest in practicing law in the spirit of high public interest.

CRITERIA: A commitment to practice law oriented toward public interest; and at least a second year student.

Sacramento Estate Planning Council Scholarship

This scholarship was established to provide assistance for students who intend to concentrate in taxation courses and complete the tax concentration prior to graduation. Proceeds from their annual event, the Technical Forum, benefit the Council's scholarship at McGeorge.

CRITERIA: At least 3D, 3E or 4E in the fall; completed Federal Income Tax; commit to completion of tax concentration.

Kamal Ramsey Sadek Memorial Scholarship

This memorial fund was created in honor of Kamal Ramsey Sadek, who demonstrated a strong spirit of generosity toward others. His interest was serving the community through public sector/public interest law.

CRITERIA: Interest in serving the community; interest in public sector/public interest law; financial need; evening students who work full-time; academic performance; at least a second year student; must include activities that demonstrate a spirit of generosity toward others.

Susan J. Samans Memorial Scholarship

This memorial scholarship was established in 1995 by the family and friends of McGeorge student Susan J. Samans ('94D). An annual award is made to a student directing his or her legal studies in the areas of Education or Labor Law.

CRITERIA: At least a second year student; must have financial need; preference is given to a student who is directing his or her legal studies in the areas of Education or Labor law. Preference will be given to students with a young child or children at home.

Philomena Scalora Memorial Scholarship

Established in 1984 by Anthony J. Scalora, Esq., as a memorial to his mother. This endowment fund recognizes outstanding achievements by McGeorge graduates in the legal profession and the innovative leadership McGeorge has provided in American legal education as well as the lasting strength this combination has added to shaping the core of Sacramento's professional, political and social qualities.

CRITERIA: Great financial need; at least a second year student; promising academic ability; preference is given to students who have volunteered assistance for law school activities as "behind the scenes" committee members or Evening Division students who work full-time.

Gary V. Schaber Memorial Scholarships

This endowed scholarship was established by family and friends of Gary V. Schaber, Associate Dean for Administration, upon his untimely passing in 1981. His many contributions to the development of McGeorge included supervision of all architectural design and construction of campus facilities over a 25-year period. He first became associated with McGeorge College of Law in 1953, was appointed its Business Manager in 1955 and became one of the law school's two full-time

administrative staff members when the law school merged with the University of the Pacific in 1966.

CRITERIA: At least a second year student; demonstrate an outstanding commitment, not only to the study of law, but to student life at McGeorge and particularly the improvement of relations between all segments of the McGeorge community; financial need and academic achievement are considered.

Diana P. Scott Prizes for the Four Finalists of the McGeorge School of Law Appellate Advocacy Competition

In 1997 friends of Ms. Scott established this scholarship in her honor. Ms. Scott was a participant in the McGeorge School of Law Appellate Advocacy Competition in 1977. In 1978, she won the Roger Traynor California State Moot Court Competition. Ms. Scott was an outstanding trial attorney in Los Angeles who specialized in business and employment litigation and also served as a Board Member of the McGeorge Alumni Association before she passed away in 2010.

CRITERIA: Must be one of the four finalists in the McGeorge School of Law Appellate Advocacy Competition.

Judge Elvin F. and Pauline C. Sheehy Scholarship

This scholarship is presented annually to financially and scholastically deserving students for the purpose of an incentive toward strong leadership and high achievement in the legal profession. It was established by retired Superior Court Judge Elvin F. Sheehy and Mrs. Sheehy in 1976. Judge Sheehy is a Past President of the McGeorge Alumni Association.

CRITERIA: At least a second year student; outstanding academic achievement; positions of student leadership on-campus are heavily considered; and financial need.

O. Robert Simons Memorial Book Award

A member of the Class of 1968, O. Robert Simons demonstrated a consistent quality of helping other students and sharing his legal knowledge. Upon his untimely death in an automobile accident in 1978, his wife, Carol, established a memorial fund in his honor to aid deserving students with similar qualities.

CRITERIA: At least a third year evening division student; preference is given to a married student or single student with dependents who works full-time (e.g. 35 hours per week); and financial need.

Robert N. and Doris D. Stark Endowed Scholarship

Robert Stark, '55, and his widow Dorrie, created the Robert N. and Doris D. Stark Endowed Scholarship, through a bequest to McGeorge. Upon graduating in 1955, with great distinction, Stark joined Bradford, Cross, Dahl & Hefner, a firm that traced its history back to 1896. It later became Dahl, Hefner, Stark & Marois and is now Hefner, Stark & Marois. Stark was an adjunct professor at McGeorge for 30 years. His academic assignment included Estate Planning and Estate and Gift Tax - courses that blended his legal talent with his analytical skills.

CRITERIA: At least a second year student in the fall semester who has demonstrated a strong academic performance.

R.T. Stratton Memorial Book Award

This award was created by family, classmates and friends of Robert T. Stratton, Class of 1980, following his tragic death in 1987. He served as Comment Editor of the Pacific Law Journal, Volume 11. The award is presented annually in his honor to the current Comment Editor of the Pacific Law Review.

Albert Frederick Zangerle Memorial Scholarship

Proceeds from this endowed scholarship are awarded annually as a memorial to Albert Frederick Zangerle, Class of 1925, who in his love for the law, provided friendly encouragement and financial assistance to a hard-working law student resulting in a timely impetus to that student's successful career in the law. In appreciation for this support, an anonymous donor established this scholarship in 1982, designed for current upper division students who demonstrate a strong sense of dedication to the law, an attitude of friendly assistance toward other law students and have financial need.

CRITERIA: At least a second year student; financial need; a demonstrated attitude of friendly assistance toward other law students. A strong sense of dedication to the law.

Other Scholarships available based upon receipt of funding from donors:

Edmund and Zize Coyne Scholarship

This scholarship has been created as a personal expression of appreciation to Edmund and Zize Coyne for their example, encouragement, and generous support. Applicants must be an evening division student enrolled in the second year program.

Mr. and Mrs. William D. James Foundation Scholarships

Income from this trust has been designated for scholarships to students who have been residents of the Sacramento area for ten consecutive years or more and who, without such aid, could not complete their education at McGeorge School of Law.

CRITERIA: Financial need; resident of the Sacramento area (including Auburn, Bryte, Broderick, Cameron Park, Carmichael, Citrus Heights, Davis, El Dorado Hills, Elk Grove, Fair Oaks, Folsom, Loomis, Orangevale, Rancho Cordova, Rocklin, Roseville, Sacramento, West Sacramento, Wilton and Woodland) for ten consecutive years or more. Open to all students including those in Graduate Programs who have financial need.

Honorable Darrel and Kathleen Lewis Scholarship

Judge Darrel Lewis, a '72 graduate created this direct scholarship to assist McGeorge students in their legal education. Applicants should be at least a second year student in the fall semester with dramatic improvement in GPA from first year to second year.

Madeline McDonald Memorial Scholarship

This scholarship was established in 1998 by classmates in the Evening Division class of 1999, faculty, and friends to honor Madeline McDonald. Madeline was a tremendous free spirit who loved life, learning and a good argument. Applicants must be in the Evening Division and have significant responsibilities outside of school, such as full-time employment or young child/young children at home. Preference will be given to students returning to school to study law in order to increase opportunities in an existing career or in order to change careers.

Hayne and Susan Moyer Scholarship in Honor of Clarence S. Brown

This scholarship will be awarded to a diverse student with demonstrated financial need, and has demonstrated a proven commitment to serving diverse groups as evidenced by public service or campus activities.

Slater International Water Law Award

Alumnus Scott Slater '84 created this award in 2008, benefiting a top-ranked student in the International Water Law class.

Slater Water Law Award

Alumnus Scott Slater '84 created this award in 2002, benefiting a top-ranked student in the Water Law class.

Soroptimist International of Sacramento Scholarships

One or more scholarships are awarded to upper division students who demonstrate maturity, show academic promise, and have financial need. Recipients are selected by the Soroptimist Club Scholarship Committee. Applications are advertised when available in the Financial Aid Office.

Telfeyan Evangelical Fund Scholarship

This scholarship award is designated by its sponsors for deserving students, with preference given to students of Armenian extraction, based on academic achievement and financial need.

Women Lawyers of Sacramento

Students in their final year of law school may apply for the one or two scholarships awarded annually. Criteria include financial need. All recipients are selected by the Women Lawyers of Sacramento.

OUTSIDE SCHOLARSHIP OPPORTUNITIES

The Financial Aid Office encourages students to take advantage of outside scholarship opportunities and services. McGeorge does not endorse fee-based scholarship search organizations; we do support students' efforts by providing resources to help guide them in the appropriate direction. The most valuable tool in searching for scholarship opportunities is the Internet. In addition to the Internet, there are a number of informative publications available at your local bookstore or library. Scholarships may also be

available through local bar associations, state government offices, public and/or private organizations or employers. Numerous private agencies notify our office of scholarship opportunities and provide application materials to be distributed to students. All scholarships are posted on the bulletin board located near the Financial Aid Office, and emailed to students.

ELIGIBILITY REQUIREMENTS FOR WILLIAM D. FORD FEDERAL DIRECT LOANS AND WORK-STUDY

The Financial Aid Office administers financial aid programs (William D. Ford Federal Direct Loans and Federal Work-Study) to students. The amount of financial aid you receive at the time of disbursement will depend on whether you meet all eligibility requirements for the awarded funds.

In order to be eligible for federal financial aid, you must:

- Have demonstrated financial need (Federal Work-Study only);
- be a citizen, national, or permanent resident of the United States or provide evidence from the Department of Homeland Security (DHS) that you are in the U.S. for other than a temporary purpose with the intention of becoming a permanent resident;
- be attending an accredited institution of post-secondary education on at least a half-time basis;
- be registered for Selective Service, if required to be registered;
- never have been convicted of an illegal drug offense;
- be making satisfactory academic progress in your studies;
- must not owe a refund on a Pell Grant, SEOG or State Student Incentive Grant, and
- certify that you are not in default on any Title IV loan or owe a refund on any grant made under Title IV of the Higher Education Act of 1965, as amended, at any institution.

If you wish to obtain financial aid, you are strongly encouraged to complete the necessary forms to determine need. In many cases, students who believe they do not qualify for need-based aid have found that they do qualify by completion of the application process (FAFSA).

FEDERAL AND PRIVATE LOAN PROGRAMS

The majority of law students find it necessary to borrow money in order to finance their education. It is important to plan prudently and to select the loans that are best for you.

Federal Direct Unsubsidized Stafford Loan

William D. Ford Federal Direct Unsubsidized Stafford loans are not awarded based on a student's financial need. Through this program a student may borrow up to \$20,500 annually. The aggregate loan limit is \$138,500. The interest rate is a variable-fixed rate tied to the 10-year treasury bill plus 3.6% with a 9.5% cap. The interest rate will be determined each year and set for loans disbursed after July 1 through the following June 30. The Unsubsidized interest begins to accrue immediately upon disbursement. The student has the option of paying the interest or allowing it to accrue while in school. Repayment begins six months after the borrower graduates or is no longer enrolled at least half-time. Federal law requires both entrance and exit counseling for this loan.

Approximate Monthly Federal Direct Unsubsidized Stafford Loan Repayment Schedule

Assume 6.6% Interest Rate		
Debt	Monthly Payment	Total Paid
\$20,500	\$236	\$ 28,360
\$41,000	\$473	\$ 56,721
\$61,500	\$709	\$ 85,081
\$82,000	\$945	\$113,442

Assumptions: - 10-year repayment period (120 months)
- No payment incentives

Federal Direct Graduate PLUS Loans

Students in need of additional financial aid resources may apply for the Federal Direct Graduate PLUS Loan (Graduate PLUS). Students may borrow an amount up to the Cost of Attendance minus all other financial aid. Graduate PLUS Loans are credit based, therefore it is required that the applicants be credit worthy. The interest rate is a variable-fixed rate tied to the 10-year treasury bill plus 4.6% with a 10.5% cap. The interest rate will be established each year for which the first disbursement is on or after July 1 through the following June 30. Graduate PLUS Loans have no loan aggregate. The student has the option of paying the interest or allowing it to accrue while in school. Repayment begins six months after graduation or when the borrower falls below half-time. Federal law requires both entrance and exit counseling for this loan.

Approximate Monthly Federal Direct Graduate PLUS Loan Repayment Schedule

Assume 7.6% Interest Rate		
Debt	Monthly Payment	Total Paid
\$ 30,000	\$ 374	\$ 44,833
\$ 60,000	\$ 747	\$ 89,665
\$ 90,000	\$1,121	\$134,497
\$120,000	\$1,494	\$179,330

Assumptions: - 10-year repayment period (120 months)
- No payment incentives

Private Loans

Students who may need additional financial aid resources that are not met by the Federal Direct Graduate PLUS Loan may be eligible to apply for a private loan. Students may borrow an amount up to the Cost of Attendance minus all other financial aid. Private loans are credit based, therefore it is required that applicants be credit worthy or have a credit worthy co-signer. A private loan is the only form of financial aid available to Non-U.S. citizens and Non-U.S. Permanent Residents. Non-U.S. citizens and Non-U.S. Permanent Residents must have a co-signer that is a credit worthy U.S. citizen in order to apply for a private loan. It is the student's responsibility to compare the loan terms of each lender. Information regarding interest rates, payments, fees, and repayment options can be obtained by contacting your participating lenders. McGeorge School of Law will not be held responsible for students who are denied private loans due to adverse credit.

Approximate Monthly Private Loan Repayment Schedule

Assume 10.5% Interest Rate

Debt	Monthly Payment	Total Paid
\$30,000	\$332	\$59,691
\$60,000	\$663	\$119,383
\$90,000	\$995	\$179,074
\$120,000	\$1,326	\$238,766

Assumptions: - 15-year repayment period (180 months)
- No payment incentives

Bar Loans

The Bar Examination loan is a private credit-based loan program that is available to graduating law students to assist with expenses incurred during the Bar Examination process. Expenses include exam fees, review courses, and living expenses while preparing to take the Bar examination.

LOAN APPLICATION PROCESS

Both Federal Direct Unsubsidized Stafford and Federal Direct Graduate PLUS Loan applications may be completed on-line.

Federal regulations require all Federal Direct Loan borrowers complete the Master Promissory Note (MPN). You may e-sign your MPN. The MPN is a legally binding contract. By signing the MPN, the borrower agrees to all terms and conditions, including the responsibility of repaying all borrowed funds, plus interest and fees (if applicable). The MPN, which is valid for up to ten (10) years, allows a student to borrow multiple Federal Direct Stafford loans using the one promissory note

Entrance Counseling

Federal Direct Loans cannot be disbursed until Entrance Counseling is complete. The purpose of entrance counseling is to advise students of their rights and responsibilities as an educational loan borrower. The entrance counseling sessions are completed online. You will receive information regarding how to complete entrance counseling in your Financial Aid Award letter packet. Also, you will be required to attend a Financial Aid Orientation session offered by the Financial Aid Office during the Orientation week.

Loan Disbursement

When all loan application requirements are complete, funds are sent electronically in two equal disbursements (one per semester) and applied to your student account.

Note: If you will be attending a single semester and/or Summer School, your Federal Direct Stafford and Federal Direct Graduate PLUS Loans will come in one disbursement. The disbursement will be at the beginning of the semester.

Loan fees, if applicable, are deducted from each loan disbursement. If a refund is due to the student, the Business Office will automatically calculate your refund. Your refund will be sent electronically (EFT) to your checking account if you completed the Direct Deposit Authorization form. Otherwise, your refund will be in the form of a paper check and mailed to your home.

FEDERAL WORK-STUDY

The Federal Work-Study program was established by the federal government to provide support to students who require employment earnings to assist in financing their law school education. Federal Work-Study is a need based program and its earnings are considered a component of the student's financial aid award. McGeorge School of Law has allocated most of its Federal Work-Study funds to jobs which are directly related to legal studies, so that the student not only earn support but, also, gains valuable practical legal experience from the Federal Work-Study employment. There are a variety of Federal Work-Study jobs available both on-campus and off-campus. All Federal Work-Study openings are posted on the bulletin board located at the Financial Aid Office and on Symplicity.

Students who are interested in participating in the Federal Work-Study program must check with the Financial Aid Office to determine their eligibility for a work-study allocation. After you have been informed of your Federal Work-Study eligibility and hired for a work-study position you must complete the required Federal Work-Study paperwork (see the Financial Aid Office).

McGeorge pays you and bills the employer for its share of the cost. A portion of each student's rate of pay is paid from the Federal Work-Study allocation, while the other portion is paid from McGeorge or the off-campus employer.

Your time worked is posted through an electronic timesheet (web time entry). Web time entry pay periods end every other Sunday, no later than 11:59 p.m. Pay days are every

other Friday. You may elect to have your paycheck direct deposited into your checking or savings account or mailed to the address we have on file.

SUMMER SESSION, VISITING AND TRANSFER STUDENTS

Summer Sessions/Study Abroad Programs

Financial aid is available to students enrolled in summer sessions. If you wish to borrow loans for the summer session, there is a separate Summer Loan Request Form that must be completed. Federal Direct Graduate PLUS loans are the primary source of funding for the summer term. Scholarships and grants are not available for the summer term. To ensure that loan funds are available at the start of the summer term, students must complete the summer loan process no later than **May 1st**.

Visiting Students and the Consortium Agreements

If you plan to visit another ABA approved law school and are in need of financial aid, you must notify the Financial Aid Office in writing. If, on the other hand, you are visiting McGeorge from another school, you must contact your home school so that they may process your financial aid. A Consortium Agreement is required for all visiting students requesting financial assistance.

It is a McGeorge policy that McGeorge students visiting another law school are not eligible to receive scholarship funds, or Federal Work-Study. McGeorge visiting students are eligible to receive Federal Direct Unsubsidized Stafford Loans and Federal Direct Graduate PLUS Loans.

Transfer Students

Transfer students are eligible to apply for financial aid to assist with educational expenses. In order to ensure that their financial aid proceeds are available within the first few weeks of school, transfer students are encouraged to begin the financial aid application process when you apply for Admission. To apply for financial aid, you must start by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA or Pre-Filled FAFSA can be completed online at www.fafsa.ed.gov

ADDITIONAL INFORMATION
(And Information Required by Federal Government
to comply with Disclosure Regulations)

Satisfactory Academic Progress

Federal regulations (CFR 668.34) require that a student must be making satisfactory academic progress in order to be eligible for federally assisted financial aid programs that include Federal Direct Unsubsidized Stafford Loans, Federal Direct Graduate PLUS Loans and the Federal Work-Study program.

A JD student is making satisfactory academic progress at McGeorge for financial aid purposes if the student meets standards for continued enrollment with a cumulative GPA of 2.33 or higher pursuant to the Grading and Advancement Committee Rules, Regulations and Procedures, a copy of which located on the McGeorge School of Law website (<http://www.mcgeorge.edu/Documents/Policies/gAndARules.pdf>).

The LL.M. program evaluates academic standing at the completion of 24 units. See Academic Probation below.

A MPA, MPP or MSL student must maintain a minimum cumulative grade point average of 3.0 at the end of the second semester.

Institutional Aid

If the Grading and Advancement Committee requires a student to repeat an academic year, there will be no institutional funds awarded during that year.

Academic Probation

The Director of Financial Aid is responsible for monitoring the satisfactory academic progress of all recipients of federally assisted financial aid. At the conclusion of each academic year, the Registrar provides the Director of Financial Aid a list of all students on academic probation.

JD Students who have a cumulative GPA that falls within the range of 2.180 through and including 2.324 at the end of any academic year other than the final year are not making satisfactory academic progress. MPA, MPP or MSL students who have a cumulative grade point average below 3.0 at the end of the second semester is not making satisfactory academic progress. Students who are not making satisfactory academic progress will be placed on academic probation and put on a year-long academic plan. Please read the Grading and Advancement Committee Rules located on the law school's website (<http://www.mcgeorge.edu/Documents/Policies/gAndARules.pdf>) for more information. A student must submit a written petition to the Satisfactory Academic Progress Committee for approval to receive federal aid during the probationary year. The appeal must explain the poor performance and how the performance will improve during the probationary year. If the appeal is approved you will be eligible for Federal Financial Aid but put on Financial Aid Probation. During this probationary period your progress will be reviewed at the end of the fall semester. After the review, if it is determined that

you are not making sufficient academic progress you will not be eligible to receive Federal Financial Aid for the spring semester.

McGeorge School of Law will allow JD students to receive federal aid for a maximum of eighty four months after they commence law study at McGeorge or a law school from which McGeorge has accepted transfer units. This time frame corresponds with ABA Standard 304(c).

MPA, MPP or MSL students are allowed to receive federal aid for a maximum of 7 years which corresponds with the University's catalog.

An LL.M student who's cumulative GPA falls within the range from 2.18 through and including 2.324 after meeting the 24 unit requirement may continue enrollment through the end of the next semester on academic probation. A student must submit a written petition to the Satisfactory Academic Progress Committee for approval to receive federal aid during the probationary year. The appeal must explain the poor performance and how the performance will improve during the probationary year. If the appeal is approved you will be eligible for Federal Financial Aid but put on Financial Aid Probation. During this probationary period your progress will be reviewed at the end of the fall semester. After the review, if it is determined that you are not making sufficient academic progress you will not be eligible to receive Federal Financial Aid for the spring semester.

Payment of Amount Due

Financial Aid resources such as loans and Federal Work-Study are not available until the beginning of the Fall Semester. Therefore, you should not count on those financial aid resources to assist you with living expenses and other amounts due at the time of registration.

At the beginning of the Fall Semester, you should have sufficient funds to cover tuition, books and at least the first two months of room and board.

If you are not able to pay the full amount of Fall Semester tuition at the time of registration, you may request to participate in the Deferred Payment Plan which is described below, or you can request deferral of the payment of tuition until proceeds of a pending approved loan has been received.

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. For more information please contact the Business Office at business_office@pacific.edu.

Book Vouchers

Book vouchers are available from the Business Office to those students with approved financial aid. The vouchers are only good for the day they are approved. If for some reason a required book has not arrived to campus then you will need to be issued a new

book voucher when the book does arrive. The book charges will be added to your tuition account and paid from your financial aid. No book vouchers available during summer session.

Emergency Loans

If you are faced with an unexpected emergency, the School of Law may approve a short term non-interest bearing loan of up to \$250. The loan is payable within ninety days or before the end of the school term. Students are limited to one emergency loan outstanding at any time.

Loan forms are available in the Financial Aid Office and the loan must be approved by the Director of Financial Aid. The normal processing time for an emergency loan is three to five working days.

Refund and Withdrawal Policy

In the event that a student drops classes or leaves McGeorge, a formal withdrawal must be processed with the Registrar's Office. The student must also contact the Office of Financial Aid to arrange for an exit interview. Failure to complete the withdrawal process will result in continued liability for tuition and other charges.

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 and 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 Direct Unsubsidized Stafford Loan, and the Federal Direct Graduate 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 will first credit post-withdrawal disbursement not credited to school charges. Within 30 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 McGeorge School of Law and the student. This may create a balance owed on your Student Account. The student is responsible to pay the amount owing on their account.

McGeorge 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 will be distributed first to the Federal Unsubsidized Stafford Loan then to the Federal Subsidized Loan, Federal Perkins Loan and finally to the Federal Graduate PLUS Loan.

This policy is based on 34 CFR, Section 668.22 of Title IV of the Higher Education Act of 1964, as amended. The formula is prescribed in Section 484(b).

Institutional scholarships will be prorated based on the percentage of tuition charged.

Exit Interviews

Federal regulations require exit counseling for all Federal loan borrowers. McGeorge students are required to complete an on-line exit counseling session, as well as attend an exit counseling session in person. The purpose of the exit interview is to answer any questions you may have regarding your rights and responsibilities as an education loan borrower. The exit interview session provides graduates with an aggregate summary of the loans borrowed while enrolled at McGeorge and offers information on repayment and loan consolidation.

Loan History

Graduates can locate prior and current federal loans by accessing National Student Loan Data Systems (NSLDS) at www.nsls.ed.gov. This website has information on loan amounts, outstanding loan balances, loan statutes, and disbursements. In order to access your records on the NSLDS website, you will need to provide your social security number, the first two digits of your last name, date of birth, and FAFSA PIN number. Lenders provide graduates with a disclosure statement and repayment schedule that define the repayment terms of their loan(s).

Clearinghouse / Student Loan Deferment

Deferment forms for federal forms are no longer necessary. McGeorge verifies students' enrollment to the National Student Loan Clearinghouse on a monthly basis during periods of enrollment. When the Clearinghouse receives and processes the enrollment file from McGeorge, they will transmit enrollment verification to each students' federal lender, servicer and guarantor.

Deferment forms for private loans should be submitted to the Financial Aid Office. The Financial Aid Office will send the private loan deferment forms to the Clearinghouse for completion.

Federal Student Loan Consolidation

Federal Loan Consolidation is designed to help individuals who have high monthly student loan payments. With Federal Loan Consolidation, you can consolidate all or some of your outstanding federal education loans, even if your loans are currently held by more than one lender and are of different loan types. Direct Loan Consolidation creates a single, new loan with one monthly payment. Visit <http://www.loanconsolidation.ed.gov/> to view more information on Direct Loan Consolidation.

Extended Student Loan Repayment Program

The extended repayment schedule is limited to borrowers with loans first disbursed on or after October 7, 1998, with an outstanding balance of principal and interest in FFEL Program loans totaling more than \$30,000. The lender may schedule the borrower for standard or graduated installments over a period of not to exceed 25 years.

Payment must cover at least the interest due.

Designated Providers of Information

McGeorge has designated the Director and staff of the Financial Aid Office to be available on a full-time basis to assist current students and prospective students in obtaining financial aid information. They may be contacted by writing, e-mailing or telephoning the Financial Aid Office, McGeorge School of Law, Financial Aid Office, 3200 Fifth Avenue, Sacramento, CA 95817, (916) 739-7158, finaid@pacific.edu.

Policy Concerning Discrimination

Non-Discrimination Policy: McGeorge, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972 (45 CFR 86), and Sections 503 and 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990, does not discriminate in the administration of any of its educational programs, admissions, scholarships, loans, or other activities or programs on the basis of race, gender, sexual orientation or preference, national or ethnic origin, color, disability, marital status, age, or religious belief.

Inquiries regarding compliance with these statutes and regulations may be directed to the Office of the Dean, 3200 Fifth Avenue, Sacramento, CA, 95817, (916) 739-7151, or to the U.S. Department of Education, Office for Civil Rights, in San Francisco or Washington, D.C.

Student Records

McGeorge maintains records for each student that includes name, address, telephone, student identification, social security numbers, material submitted for the admission application, general information on academic status at McGeorge, previous school data, courses previously taken or being taken, credits, and grades. Applicants for financial aid have a file established in the Financial Aid Office to maintain financial aid records. For more detail information regarding Student Records, please refer to the "McGeorge Student Handbook." Inquiries about the School's compliance with student access and privacy rights regarding educational records, under the Family Educational Rights and Privacy Act (FERPA) of 1974, may be directed to the Office of the Assistant Dean for Student Affairs or the Family Educational Rights and Privacy Office, U.S. Department of Education, Washington D.C.

For more information regarding FERPA go to <http://www.mcgeorge.edu/x6729.xml>.

Substance Abuse Policies

Students are expected to comply with federal, state, and local laws governing the possession, distribution, use, and consumption of alcohol and illicit drugs on the campus and as part of school activities both on and off the campus. A separate publication of the school, *Substance Abuse Policies and Procedures*, provides further information about policies, procedures, and available drug or alcohol abuse education programs, as required by Section 1213 of the Higher Education Act of 1965, as amended. The publication is available in the “McGeorge Student Handbook” or from the Office of the Assistant Dean for Student Affairs.

Prohibited Harassment: Policies and Procedures

McGeorge is committed to providing an environment free of sexual harassment and harassment because of race, religious creed, color, national origin, ancestry, disability, marital status, sexual orientation, age, or any other basis made unlawful by federal, state, or local law, ordinance, or regulation. This policy applies to all persons attending or involved in the operations of McGeorge. Prohibited harassment in any form, including verbal, physical, and visual conduct, threats, demands, and retaliation in unlawful and will not be tolerated. A publication, *Prohibited Harassment*, provides further information about policies and procedures. It is available from the Office of the Assistant Dean for Student Affairs.

Accreditation and Memberships of McGeorge School of Law

McGeorge is a member of the Association of American Law Schools. It is fully accredited by the American Bar Association and by the Committee of Bar Examiners of The State of California. It is also registered by the Regents of the University of the State of New York and approved for participation in veteran’s educational benefits programs.

The School of Law has been awarded a Chapter of The Order of the Coif, the highest academic recognition possible for a program in legal education.

All documents relating to the accreditation of McGeorge are on file in the Office of the Dean, 3200 Fifth Avenue, Sacramento, CA 95817, and all inquiries regarding accreditation should be directed to that office.

Disabled Student Services

McGeorge provides accommodations for students with physical and medical impairments as well as learning disabilities. Appropriate services and modifications are worked out on a case-by-case basis. Students are required to provide documentation as a basis for approval of accommodations. The Office of the Assistant Dean for Student Affairs coordinates services for disabled students, and further information may be obtained from that office.

Annual Security and Fire Safety Report

In compliance with the *Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act*, or *Clery Act*, the McGeorge Campus Public Safety Department is responsible for providing the Annual Security and Fire Safety Report. This report contains the three most recent calendar years of crime statistics for the campus. It

includes crimes that occurred on campus, campus housing, non-campus property and public property that is adjacent to the campus. Also, included in this report is fire safety information for on-campus housing. Hard copies of this report are made for perspective students and employees at the Human Resources Office or Admissions Office. You can also obtain a hard copy from Campus Public Safety or review it on-line at <http://www.mcgeorge.edu/Documents/Policies/AnnualSecurityReport.pdf>.