The University of Tulsa  
Financial Aid Fast Facts for Law Students

Please set up your TU email account as soon as the admissions office sends you the information. **TU email will be the ONLY way that Financial Aid will send correspondence to you.**

To receive Federal Financial Aid, students must complete a new Free Application for Federal Student Aid (FAFSA) each year. The Department of Education begins accepting applications for the new school year on **October 1st**. If you have not already completed this application, please go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and complete the form on-line.

Students who plan to attend summer school must complete the Summer TU Financial Aid Application form and have a current FAFSA on file with our office. The summer form will be available in March of each year. Students studying abroad or visiting another school will need to complete the study abroad/visiting student form. Forms can be found at: [https://admission.utulsa.edu/financial-aid/financial-aid-forms/](https://admission.utulsa.edu/financial-aid/financial-aid-forms/)

Once we have received your application, we may ask for additional information or documents based upon information received from the Department of Education. Some students are chosen by the Department of Education for a process called Verification. You will be sent an email requesting the documentation required to complete the verification of your file. Additional information may be required if all questions are not resolved. Once all the documents are received and all discrepancies are resolved, we will process your application.

Aid eligibility will not exceed your Cost of Attendance. The Cost of Attendance is set annually on reasonable expenses; it does not cover debt previously incurred or high expenses. Please set a budget for yourself if you plan to live on an aid refund; regulations are tight and do **not include any expenses for other family members. The 2018-2019 Cost of Attendance for a student living off-campus attending full-time & part-time is listed below.**

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<th></th>
<th>F/T</th>
<th>8-11</th>
<th>6-7</th>
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<tr>
<td>Tuition</td>
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<td>Fees</td>
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<td>Room/Board</td>
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<tr>
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<td>$600</td>
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<td>$3,370</td>
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<tr>
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<tr>
<td>Loan Fees</td>
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<td>$780</td>
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<tr>
<td><strong>Total</strong></td>
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<td><strong>$37,800</strong></td>
<td><strong>$33,844</strong></td>
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**Medical Insurance**  
To opt out of the mandatory health insurance: [www.aetnastudenthealth.com/tu](http://www.aetnastudenthealth.com/tu)
IMPORTANT NOTE: ALL AWARDS ARE BASED ON FULL TIME STATUS. PLEASE NOTIFY THE OFFICE OF STUDENT FINANCIAL SERVICES IMMEDIATELY IF YOU WILL NOT BE ATTENDING FULL TIME.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Please visit the Office of Student Financial Services web page at: https://admission.utulsa.edu/financial-aid/ to review the policy.

What Do I Need To Do After I Receive My Award Letter?

You should accept award offers as quickly as possible once you receive the email telling you the award letter is ready. You will sign into the TU portal and log onto your web advisor account. You will be able to accept or decline the aid offer directly on the financial aid self-service page. You will then follow the instructions listed below for each type of loan you are choosing to accept for the year.

- To sign the Stafford MPN, the GRAD PLUS MPN and complete entrance counseling please go to: https://studentloans.gov
- To apply for the Direct Graduate PLUS loan please go to: https://studentloans.gov
  To be eligible for this loan you must not have adverse credit.
- To apply for a private loan that is based upon your credit worthiness please go to: https://admission.utulsa.edu/financial-aid/loan-information/private-loan/ and choose the lender you wish to apply with. You will then follow the application instructions per their web page.

If your award letter has an offer of “PLUS/PRIVATE” this is a loan that you must initiate on your own. **You accepting this loan offer on the TU portal does not allow us to process this loan for you.** You must choose which credit based loan you will apply for, the Federal Direct Graduate PLUS loan or the Private loan. Once you have completed the application process outlined above, signed the Promissory Note and the lender has approved your credit, they will send our office the electronic certification request.

When Will My Loan Funds Be Disbursed To TU?

We request that the loan funds be disbursed to TU on the first day of classes. This will only happen if you have signed the Master Promissory Note (MPN), completed the required entrance loan counseling and are enrolled in the number of hours for which the aid was processed.

If you would like for the bursar’s office to directly deposit the excess funds into your bank account please go to https://webadvisor.utulsa.edu/WebAdvisor/WebAdvisor log in and complete the bank information.
If you choose not to participate in direct deposit a check will be prepared for you to be picked up at the bursar’s office approximately 2 weeks after your funds are disbursed to TU.

**Please note that loan amounts may be adjusted if you are not enrolled in the hours that were anticipated at time of awarding. This process can take up to 10 business days to resolve before funds are credited to your student account.**

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**Return of Federal Financial Aid for Early Withdrawal**  
As mandated by the Department of Education, recipients of Federal Title IV student financial aid must complete at least 60% of the term enrolled to earn all of the federal funding awarded for that award period. When a recipient withdraws from the term for which funds are paid directly to the student or used to pay charges owed by the student for a specific enrollment period, a Return of Title IV Calculation is required.

Students earn the opportunity to receive federal funds based on the number of days of attendance in each enrollment period, expressed as a percentage of the total number of days in the term. This calculation translates into the percentage of Federal Title IV financial aid earned by the student while in attendance. Unearned federal funds must be immediately returned to the federal programs. This may result in the student owing charges to The University of Tulsa.

Two additional variables are important for students to understand if they are recipients of Federal Title IV financial aid funds. After a student is in attendance through the 60% point of the enrollment period, no Return of Title IV calculation is required. The student is considered to have earned the funds received for the term enrolled. The second variable of importance is for students who have earned a percentage of funds they have been awarded but not yet received. These students may still be eligible to receive a percentage of those funds after the total withdrawal occurs. The required Return of Title IV calculation will determine eligibility for funds.

Attendance is the key…if enrollment is maintained in at least one class with attendance beyond the 60% date during the term; this policy will not affect the student. All withdrawals will impact satisfactory academic progress. Please refer to the Satisfactory Academic Policy for details.
Other Important Information

If you need money for books upfront and will have excess funds for the semester, please contact the bursar’s office one week before classes begin to request funds be applied to the your student ID in order to purchase books in the campus bookstore.

There are only three items that will be considered when requesting additional aid:

The cost of a computer for school-
   Please provide to the Office of Student Financial Services a receipt or a quote for this one time increase.
Daycare expenses-
   Please provide written documentation from the daycare provider regarding the cost that you will incur for the academic year. This must be submitted each year in order for it to be added to the Cost of Attendance budget.

The University of Tulsa Health Insurance-
   Please contact Kristi Emerson via email to confirm that you are purchasing the TU health insurance.

Contact Information:

Office of Student Financial Services
Kristi Emerson
918.631.3325
918.631.5105 (fax)
Kristi-emerson@utulsa.edu
http://www.utulsa.edu/financialaid