The Financial Aid Office is here to assist you and answer any questions you may have concerning financial assistance. We can be reached at (904) 680-7718, or through the website http://www.fcsl.edu/financial-aid).

**LEAVE OF ABSENCE**

For federal financial aid purposes, a leave of absence is treated the same as a withdrawal. If you are considering taking a leave of absence (refer to student handbook), you must notify the Financial Aid Office upon your return to school.

**SECURITY POLICIES AND CRIME STATISTICS**

Any situation involving a threat to life or property should be reported to the Security Officers at Coastal Law. Coastal Law encourages all students, members of faculty and staff to be involved in campus crime prevention. Crime statistics information concerns should be addressed to the Director of Security at (904) 680-7123. Crime statistics are also available at www.fbi.gov/ucr/crime-statistics.

**FLORIDA COASTAL SCHOOL OF LAW SCHOLARSHIPS**

Scholarships are awarded on the basis of merit and/or need as determined by the scholarship committee. For more information contact the Admissions Office.

**CONTACT INFORMATION**

You may contact the Financial Aid Office should you need assistance. The office can be reached at (904) 680-7124, (904) 680-7167, (904) 256-1235 and (904) 256-1137.

**RESPONSIBLE BORROWING**

Never borrow more aid than you absolutely need. There are many things you cannot live without, for example food, shelter, tuition and books. However, it is important to manage the expenses you can control and substitute for less expensive alternatives. Remember every dollar not borrowed is another dollar that does not have to be repaid, with interest.

**GETTING STARTED**

One of the first things you should do before attending Coastal Law is to make a budget. Create a list of all of your monthly expenses and compare your list to the funds you have available. If you have never made a budget, you should start by tracking all of your expenses for at least 30 days to get an idea of your average monthly expenses. Upon creation of your budget, if you find that you have more expenses than you can manage, you need to find areas to cut back. Focus on the things you need, not the things you want.

An important thing to keep in mind is that the funds you are borrowing for school are educational loans. These funds should be used for school and living expenses, not for luxuries. You should always be aware of interest rates and terms for any loans, including credit cards. Never sign up for a credit card just to get something free. While in school, credit cards should be used for emergencies ONLY and in no way, or by no means, to cover monthly expenses.

**PAYING YOUR LOANS**

When you begin repayment, pick the repayment plan that is right for you. Upon leaving school, you will be required to complete the exit counseling; and, the federal loan servicer will explain to you the different repayment options.

If for some reason you are having trouble making a payment, do not ignore the loan. You should contact your loan servicer immediately so that they can assist you. It is important to keep your loan from becoming delinquent as there can be serious consequences affecting your ability to purchase a home, a car and accessing other credit.

Remember, the less you borrow, the less you have to repay.

**2011 - 2012 FINANCIAL AID**

Steps:

1. The total Title IV aid (other than Federal Work-Study) for which the student was awarded by the percentage of time enrolled.
2. The amount earned can be determined by subtracting the earned amount from the disbursed amount.
3. It will be necessary to reapply for loans upon return to school.
4. You must make a written request to be granted a leave of absence.
5. You must notify the Financial Aid Office upon your return to school.

Step 1: Allocate the responsibility for returning unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion of aid that could have been disbursed directly to the student once the institutions of charges were covered.

Step 2: Distribute the unearned funds back to the appropriate Title IV program. Note: You will be billed for any amount due to Coastal Law charges.

Step 3: Compare the amount earned to the amount disbursed. If the amount earned is less than the amount disbursed, you will be required to complete exit counseling; and, the federal loan servicer will explain to you the different repayment options.

Step 4: Allocate the responsibility for returning unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once the institutions of charges were covered.

Step 5: Distribute the unearned funds back to the appropriate Title IV program.

Important: You will be billed for any amount due to Coastal Law charges.

For more information concerns should be addressed to the Director of Security at (904) 680-7673. Crime statistics are also available by appointment.
2011-2012 Financial Aid

If you are a new student, you may also use our website to obtain additional
information or to apply for financial aid.

The Office of Financial Aid is located in the Coastal Financial Aid office.

If you have any questions or concerns, please contact us at:

rosario@fcsl.edu

The Office of Financial Aid at Florida Coastal School of Law participates
in a number of student loan programs. These include federal Direct loans,
Private alternative loans, and unsubsidized loans. The Office of Financial Aid
is committed to provide an effective loan service while assisting you in applying for and receiving
assistance.

You may also access our website to obtain additional
information or to apply for financial aid.

Eligibility determined? For a first time student at Coastal Law, complete entrance
eligibility determination prior to being eligible to participate in the loan program.

Types of Aid

Florida Coastal Direct Loan Program

The Florida Coastal Direct Loan Program, or Direct Loan program, is
available to students who are considered Stafford eligible. This
program offers a variety of loan options at lower interest rates, no
origination fees, and more flexible repayment options than
private alternative loans.

Unsubsidized loans are NOT need-based and interest is
charged from the time the loan is disbursed.

GRADUATE PLUS LOAN:

The interest rate for the Graduate PLUS Loan is a fixed rate of
6.8% for loans disbursements on or after July 1, 2010. The
maximum amount you may borrow under the Graduate PLUS
loan is $138,500 as a graduate student (maximum of $65,500 may
be disbursed in the first year of attendance).

The interest rate for the Graduate PLUS Loan is determined each
year and is subject to change. As of July 1, 2010 Florida Coastal School of Law participates
in a number of student loan programs. These include federal Direct loans,
Private alternative loans, and unsubsidized loans. The Office of Financial Aid
is committed to provide an effective loan service while assisting you in applying for and receiving
assistance.

If you have an adverse credit history, you should only apply for a Grad PLUS loans AFTER receiving
written information on my loan obligations and information
required by the Office of Financial Aid.

Grad PLUS loan origination fee and interest is charged from the
time my loan is disbursed. You must repay the
Grad PLUS loan in full if you are not enrolled at least half-time, during your six-month
grace period and during deferment periods.

You should only apply for a Grad PLUS loan IF you receiving your award notice for the Federal Grad PLUS loan program.

If you are not enrolled at least half-time, during your six-month
grace period and during deferment periods.

To apply and complete a promissory note go to the Florida

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