

# **PURDUE GLOBAL LAW SCHOOL FA CONSUMER INFORMATION GUIDE**



# Financial Aid Information

## General

Purdue Global Law School is part of Purdue Global, which is accredited by the Higher Learning Commission ([HLCommission.org](https://www.hlcommission.org)), an institutional accreditation agency recognized by the U.S. Department of Education.

## Federal Financial Aid Information

Purdue Global Law School recognizes that in many instances, individuals and their families are not able to meet the entire cost of education. Therefore, the Student Finance Office will assist students with the process of applying for federal student aid. The Student Finance Coordinator is the designated official at the University for consumer information, and students with questions should not hesitate to contact the Student Finance Office by calling 800-439-4794. Students may obtain a copy of the consumer information disclosures by accessing the following link: <https://www.purdueglobal.edu/student-consumer-information/>.

## Financial Aid Definitions

All financial aid funding offers are based on enrollment status and are dependent upon a determination of eligibility based on grade level, whether or not priority application deadlines have been met (if applicable), and other program-specific criteria at the time of the funding offer. The Department of Education has deemed that federal financial aid can be used to assist with Purdue Global Law School degree programs. The following information and disclosures may be relevant to students receiving federal financial aid:

- Rights and Responsibilities—Students are obligated to know and understand your rights and responsibilities as a financial aid applicant, recipient, student loan borrower, and federal work study employee.
- Awarding of Aid—Students should understand the (1) financial need calculation and (2) the non-need-based aid calculation used with the cost of attendance (COA) and the Student Aid Index (SAI) to determine your financial aid award.
- Reporting Additional Financial Aid Awards—Students are required to report all outside assistance received for attending Purdue Global Law School (i.e., military benefits, employer reimbursement, outside scholarships).
- Overawards of Aid—Purdue Global Law School is required to resolve any overaward situation that may occur due to enrollment changes, notification of additional aid sources, Free Application for Federal Student Aid (FAFSA) corrections, and so forth. Overawards may result in a balance due to the University, which is the responsibility of the student.
- College Financing Plan—Purdue Global Law School complies with the Principles of Excellence Executive Order and participates in the Department of Defense Voluntary Education Partnership Memorandum (DoD MOU) by providing the College Financing Plan to all military-affiliated students awarded federal student aid.

- Verification—Verification requires that the University review additional documents to verify the information reported on the FAFSA for the student and spouse.
- Use of Aid—Purdue Global Law School applies federal financial aid only to institutional charges (e.g., tuition, fees, books, etc.) and the University will deliver any credit balance remaining on the account to the student. You may authorize the University to hold a credit balance on the account by completing the appropriate Student Authorization to Hold Excess Funds form found in the [PG Campus](#) student portal.
- Credit Balances—Purdue Global Law School processes credit balances through Heartland ECSI. For more information, visit the Heartland ECSI website at <https://heartland.ecsi.net/>.
- Duration and Renewal of Aid—Federal financial aid is awarded one academic year at a time and the FAFSA is required to be renewed on or after July 1 each year. The new FAFSA is available to applicants to complete on October 1 each year.

## Criteria for Eligibility for Federal Financial Aid

Most federal financial aid programs require students to meet certain eligibility standards to receive assistance. Eligibility criteria vary by each assistance program (e.g., federal student aid, state grants/scholarships, military aid).

You must satisfy the following general eligibility requirements along with submitting a renewal of the FAFSA to continue to qualify for federal student aid. Any conflict or verification must be resolved before federal financial aid funds can be disbursed.

You must complete the following to be eligible and/or maintain eligibility for Title IV funding:

- File a FAFSA for the current award year
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or Republic of Palau)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree program
- Be enrolled at least half-time to be eligible for Direct Loan program funds
- Maintain satisfactory academic progress at Purdue Global Law School
- Not be in default on any prior federal student loan
- Submit all requested documents
- Provide consent and approval to have your federal tax information (FTI) transferred directly into your FAFSA form
- Not owe an overpayment on any federal financial aid grant or federal Direct Loan program funds
- Have a high school diploma or a U.S. Department of Education-recognized equivalent
- Certify that you will use federal student aid only for educational purposes

## Academic Eligibility for Financial Aid

To remain eligible for federal financial aid, you are required to maintain satisfactory academic progress toward completion of your program. The University's Satisfactory Academic Progress (SAP) Standards at <https://catalog.purdueglobal.edu/policy-information/academic-standards/satisfactory-progress/> determines whether an otherwise eligible student is meeting satisfactory academic progress (SAP) standards in an educational program and may receive financial aid under the Title IV of the Higher Education Act (HEA) programs. Students who do not meet SAP standards will be placed on probation and will receive a Notice of Academic Probation with information about the SAP appeal process.

## Financial Aid Warning

If you are placed on academic probation, you will also be given a financial aid warning. You will have one payment period (one academic term) to regain good academic standing by meeting all satisfactory academic progress standards or you will lose academic eligibility for federal funding.

The school may restore your academic eligibility for financial aid even if you do not meet the satisfactory academic progress standards, if the school determines that your failure to meet those standards was due to unforeseeable, extenuating circumstances, including the death of a relative, illness or injury, or other special circumstance.

If you receive a financial aid warning, and have experienced extenuating circumstances, you should file a satisfactory academic progress appeal before the end of the payment period/term to be considered for financial aid probation and to avoid disruption to your enrollment.

## Financial Aid Probation

After receiving a financial aid warning, you may submit an appeal to be placed on financial aid probation. The written appeal should explain the extenuating circumstances that prevented you from meeting the satisfactory academic progress standards, as well as the corrective actions taken to ensure academic success if the appeal is granted. You may begin the appeal process during the financial aid warning period and are encouraged to include supporting documentation that could have a bearing on the school's decision. You will be notified in writing of the outcome of the appeal review.

When you are placed on financial aid probation, you may also receive an academic plan. The academic plan identifies the academic standards you must meet each term in order to comply with the satisfactory academic progress standards.

When you are placed on financial aid probation, you will be denied eligibility for financial aid and academically dismissed from the school at the end of the payment period, unless you make satisfactory academic progress or the school determines that you have met the terms of your academic plan.

## Federal Student Aid Ombudsman

Students should contact the Student Finance Office at the University with any questions or concerns regarding your financial aid.

If a situation exists that a Student Finance Coordinator cannot resolve, students should follow procedures in the University Catalog regarding [Problem Resolution](#).

The U.S. Department of Education's Ombudsman Office for student loan issues is also available. The Ombudsman operates as a neutral party and informally researches and attempts to resolve a borrower's issue. Student borrowers can contact the Office of the Ombudsman via the following ways:

- Online assistance: <https://studentaid.gov/feedback-ombudsman/disputes/prepare>
- Telephone (Toll Free): 1-800-433-3243; Fax: 606-396-4821
- Mail: U.S. Department of Education, FSA Ombudsman, PO Box 1854, Monticello, KY 42633

## Applying for Federal Financial Aid

Purdue Global Law School encourages students to file a FAFSA to determine eligibility for federal, state, and institutional aid programs.

In addition to the FAFSA, the following may be required to be completed during the federal financial aid process:

- Federal Direct Loan Master Promissory Note (MPN)
- Entrance Counseling

## Who Should Apply for Federal Financial Aid?

Each student interested in receiving federal financial aid assistance must submit a FAFSA for the current award year. Completing the FAFSA is essential to determining your financial aid eligibility.

To apply for federal financial aid, you should follow the instructions in the six steps below:

### Step 1: Obtain Your Federal Student Aid (FSA) ID

Getting your U.S. Department of Education Federal Student Aid Identification (FSA ID) is the first step in applying for financial aid. Your FSA ID is your electronic signature. It allows you to electronically sign your FAFSA, check its status online, and access your account information. Your FSA ID is an important part of your financial aid process, and you will continue to use it throughout your educational career. Keep your FSA ID handy and secure.

To obtain your FSA ID, visit the U.S. Department of Education [FSA ID Registration website](#) and click "Get Started." Simply complete the application and submit it. You will then be able to

instantly view your FSA ID online. You'll receive an email once your information is matched with the SSA (1–3 days after applying). Once you receive it, use it to sign your application and keep it in a secure place. Only you can create your FSA ID using your personal information. Do not share your FSA ID with anyone. Your contributors will each need their own FSA ID, too. Anyone asked to provide information on the FAFSA application — student, student's spouse, student's parent(s) and/or stepparent(s) — is a "contributor" to the application. When you fill out the FAFSA form, you'll answer questions that will determine who needs to be a contributor to your form.

## **Step 2: Complete Your FAFSA**

The school code for Purdue Global Law School is 004586 (West Lafayette, Indiana).

The FAFSA asks for basic information to determine your eligibility for all the federal financial aid programs. The FAFSA is available on October 1 and must be completed annually so Purdue Global Law School can determine your initial or renewed eligibility for financial aid. To complete the FAFSA, visit the [studentaid.gov](https://studentaid.gov) website.

## **Helpful Tips to Successfully Complete Your FAFSA**

- Please note the school code for Purdue Global Law School is 004586 (West Lafayette, Indiana).
- You will be asked to provide your high school completion status on your FAFSA. Please select one of the following: high school diploma, GED, homeschooled, or none of the above. Do not leave this question blank.
- Don't forget to review, sign, and submit your FAFSA form. You can review all of the answers you provided in your section on the review page, which you'll see before you provide your signature. Students and contributors will get confirmation when they complete their section of the FAFSA form. Once all student and contributor portions of the form are complete, the student or a contributor can submit the FAFSA form. You should receive an email notification for your FAFSA Submission Summary, which is an acknowledgment of your submitted information, in about 1–3 days if you provided an email address. If you did not provide an email address, a paper summary will be mailed to the address provided within 4 weeks.

## **Documents Needed to Complete the FAFSA**

You will be required to use a variety of documents to fill out the FAFSA completely and correctly. Before you begin, compile all of the documents listed below:

- Your Social Security card or Social Security number
- Your alien registration or permanent residence card (if you are not a U.S. citizen)
- Your driver's license or state ID (if any)
- Records of child support received

- Your (and your spouse's if you are married) federal income tax return from 2 years ago (IRS Form 1040, 1040-NR, 1040-SR, or foreign tax return)
- Your current balance of cash, savings, and checking accounts
- Your current business and investment information, such as mortgage documentation, business and farm records, and stock, bond, and other investment records

## **FAFSA Submission Summary**

Your FAFSA Submission Summary summarizes the information you submitted when you filed the FAFSA and indicates your Student Aid Index (SAI). If you have filed the FAFSA electronically, you will receive an email with a secure link for online access to your FAFSA Submission Summary. After receiving your FAFSA Submission Summary, check it for errors. The SAI listed on your SAR will be used to assist the University in determining the amount of financial aid you may be eligible to receive.

## **How to Correct Errors in Your FAFSA**

You should receive a FAFSA Submission Summary via email in approximately 1 – 3 days. If you did not provide an email address, a paper summary will be sent via regular mail to the address provided in the FAFSA. This can take up to 4 weeks. Your FAFSA Submission Summary will be ready to view on the FAFSA website 3 days after your FAFSA submission. This report will state your SAI, restate what you put on the FAFSA, and give you the opportunity to correct wrong information. If you make corrections to your application, the Student Finance Office may revise your financial aid funding offer and send you a copy for your review. The revised funding offer will tell you what financial aid you are eligible to receive after the changes have been made.

## **Step 3: Verification Process (If Applicable)**

During the financial aid process, the U.S. Department of Education may select your FAFSA application for a process called verification. The Department of Education selects fewer than one-third of all financial aid applicants for this process to ensure the accuracy of information inputted on FAFSA applications. If your FAFSA is selected for verification, the Department of Education will require the Student Finance Office to collect additional documents from you. If this occurs, the Student Finance Office will notify you of which forms to send and their associated due dates. Students who apply for financial aid are responsible for completing all the necessary steps and submitting any required documentation in a timely manner. Financial assistance will not be awarded until the verification process has been completed. The Student Finance Office will notify students who are selected for verification. Students can find additional information about reviewing and correcting their FAFSA on the Federal Student Aid website at <https://studentaid.gov/apply-for-aid/fafsa/review-and-correct>.

To find out if you are selected for verification, read the comments on the first page of your FAFSA Submission Summary sent to you by the Department of Education. If you have not received your FAFSA Submission Summary, you can check it online.



## Step 4: Loan Entrance Counseling

The U.S. Department of Education requires that all students seeking to borrow under the federal Direct Loan Program participate in loan entrance counseling before receiving funds. The counseling will include an explanation of the use of a Master Promissory Note (MPN), the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, and information in reference to borrower's rights and responsibilities, as well as other terms and conditions. You can satisfy this requirement on the Federal Student Aid website at <https://studentaid.gov/entrance-counseling>. Please note: To complete this entrance counseling, you will need your FSA ID to access your loan documentation.

During the loan entrance counseling, you will learn about the following:

- What a Direct Loan is and how the loan process works
- Managing your education expenses
- Other financial resources to consider to help pay for your education
- Your rights and responsibilities as a borrower
- Explanation and use of the MPN
- Seriousness and importance of the repayment obligation
- Option of paying interest on Unsubsidized Direct and Graduate Direct PLUS Loans while attending the University
- Interest accrual process and interest capitalization when you elect not to pay interest or if the interest is not paid by the U.S. Department of Education
- Definition of half-time enrollment
- Consequences of not maintaining at least half-time enrollment
- Importance of contacting the appropriate office at the University if you plan to withdraw before completing the academic program to allow the University to provide you with exit counseling
- Obligation to repay the loans even if the following occur: you do not complete the program or do not complete the program within the regular time for completion; are unable to find employment; are dissatisfied with the school/program; or do not receive the services purchased from the University
- The importance of repayment and the consequences of default, including adverse credit reports, federal offset, and other federal delinquent debt collection procedures and litigation
- Sample monthly repayment amounts based on a range of levels of indebtedness or the average cumulative indebtedness of other loan borrowers within the same academic program as you
- Information regarding how you can access and monitor your loan records on the Federal Student Aid website at <https://studentaid.gov/fsa-id/sign-in>



- Name and contact information of the person you can contact with questions regarding rights and responsibilities or loan terms and conditions

## **Step 5: Master Promissory Note**

Now you are ready to obtain and sign the Master Promissory Note (MPN). All students seeking federal student loans must complete an MPN with Direct Loans. You must do this before you can receive your loan. The MPN should be completed electronically with Direct Loans on the Federal Student Aid website at <https://studentaid.gov/mpn>.

### **Unsubsidized Master Promissory Note (MPN)**

Purdue Global Law School students have the ability to obtain loan funds not exceeding the established loan limits through the unsubsidized federal Direct Loan Program without having to sign a new MPN for each academic year.

The University will notify you of the loan amounts awarded through the funding offer. If you decide to decline or make adjustments to the type or the amount of the loan, you must contact the Student Finance Office.

### **Graduate PLUS Master Promissory Note (Grad PLUS MPN)**

Graduate PLUS Loans made under the multiyear feature of the MPN require the Student Finance Office to document an active confirmation of the Graduate PLUS Loan each academic year.

The confirmation process is to provide a means for you to accept or decline a Grad PLUS Loan made for your subsequent academic year. This assists in providing you with greater control and understanding of PLUS Loan debt.

## **Step 6: Your Funding Offer**

After you have submitted your FAFSA and signed electronically with your FSA ID, Purdue Global Law School will be notified of its completion. Once the School receives your eligibility information and you have met all requirements, a projected funding offer will be provided to you by Purdue Global Law School's Student Finance Office. The projected funding offer is an estimate of what you will receive in federal, state, and Purdue Global Law School aid and/or scholarships.

You should review your funding offer with a Student Finance Coordinator at the University. Please note that this funding offer estimation is subject to change based on student information contained in the Institutional Student Information Record (ISIR), which is sent to Purdue Global Law School by the federal government.

## **Professional Judgment**

Purdue Global may exercise discretion to accommodate special or unusual circumstances using professional judgment. Professional judgment allows Purdue Global to treat a student

individually when the student has special circumstances not sufficiently addressed by standard procedures. The University uses professional judgment on a case-by-case basis. Students who wish to request a professional judgment due to a special or unusual circumstance as described below should email [pjudgment@support.purdueglobal.edu](mailto:pjudgment@support.purdueglobal.edu).

Special circumstances refers to a condition that differentiates a student from a defined group of students resulting from financial situations that justify an aid administrator adjusting data elements in the COA or in the SAI calculation. Examples may include but are not limited to:

- Change in employment status, income, or assets
- Change in housing status (e.g., homelessness)
- Severe disability of the student or other member of the student's household
- Other changes or adjustments that impact the student's costs or ability to pay for college

Unusual circumstances refers to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (commonly referred to as a dependency override) Examples may include, but are not limited to:

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000
- Legally granted refugee or asylum status
- Parental abandonment or estrangement; or
- Student or parental incarceration.

## Types of Federal Financial Aid

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program at the University can apply for federal financial aid as a means of assisting with financing your education. Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions.

### Federal Direct Loan Program

#### Terms and Conditions Under Which Students Receive Federal Loans

The federal loan programs provide funds to undergraduate and graduate students to assist you in meeting your educational expenses. To qualify for federal loan program funds, you must meet the eligibility requirements for federal student aid as well as the loan program specific terms and conditions specified below:

- You must complete and sign a valid Master Promissory Note (MPN).
- You must be enrolled at least half-time to receive Direct Loan Program funds. A student whose enrollment status is below half-time is not eligible for Direct Loan Program funds. If eligibility is lost due to being enrolled less than half-time, you can regain eligibility if enrolled at least half-time during a subsequent period of enrollment.

- A student who is borrowing a loan for the first time is required to participate in loan entrance counseling before the first disbursement of the loan.
- Student Finance Coordinators may not perform credit checks on students in connection with awarding them Direct Loan program funds.
- A student borrower who is in default on a federal student loan is not eligible for additional Direct Loan program funds unless eligibility is regained by resolving the existing default.

Students who receive loans to pay for their course of instruction are advised that it is their responsibility to repay the full amount of the loan, plus interest, less the amount of any refund. Defaulting on loans guaranteed or reinsured by the state or federal government could result in damage to credit ratings, loss of eligibility for future student loans and other forms of financial aid, loss of deferment and monthly payment options, withholding of state and federal income tax refunds, initiation of court action, and garnishment of wages. If you have any additional questions regarding information on eligibility requirements, alternate financing, amounts available, interest rates, scholarships, and repayment schedules, you may contact the Student Finance Office.

## **Before You Borrow**

Before making any borrowing decisions, you should complete the following:

- File your Free Application for Federal Student Aid (FAFSA)
- Utilize other resources such as scholarships, grants, employer funding, 529 plans, and cash/savings
- Borrow federal Direct Unsubsidized Loans first
- Pursue federal Graduate PLUS Loans next (if needed)
- Shop around before borrowing an alternative (private) loan

## **Annual Loan Limits**

Annual loan borrowing limits are defined by an academic year, based on cumulative credits earned toward your specific degree program. Graduate and professional students have an annual Direct Loan borrowing limit of \$20,500. The maximum amount of Graduate PLUS loan a graduate student can receive is based on your Cost of Attendance (COA) minus any other financial aid. Please visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans> for more information.

## **Aggregate Loan Limits**

Graduate and professional students have a maximum lifetime Direct Loan limit of \$138,500 (\$65,500 maximum subsidized; includes loans received for undergraduate study).

## Federal Direct Loan Interest Rate and Origination Fees

Interest is paid to loan servicers for the cost of borrowing a loan. This is calculated as a percentage of the unpaid principal of the loan, and the rate varies depending on the loan type. In most cases, federal student loans have loan fees that are assessed by loan servicers. The fee is calculated as a percentage of the total loan amount. For information regarding federal student loan interest rates and origination fees, please visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Federal financial aid borrowers can check the interest rate, servicer information, and other financial aid history on the Federal Student Aid website at <https://studentaid.gov/fsa-id/sign-in/landing>.

## Purdue Global Law School Code of Conduct for Student Loans

Purdue Global Law School is a school within Purdue Global. As required by the Higher Education Opportunity Act, Purdue Global has established the following Title IV Loan Code of Conduct that all employees and agents must comply with. This code of conduct prohibits a conflict of interest with financial institutions with respect to such loans and at a minimum, includes the provisions outlined in the Code of Conduct for Student Loans document at [https://www.purdueglobal.edu/consumer-info/code\\_of\\_conduct\\_for\\_student\\_loans.pdf](https://www.purdueglobal.edu/consumer-info/code_of_conduct_for_student_loans.pdf).

## Federal Direct Loans

### Federal Direct Unsubsidized Loan

Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need. Interest accrues (accumulates) on an unsubsidized loan, even while you are in school, beginning on the date the loan is initially disbursed. You can pay the interest while in school and during grace periods and deferment or forbearance periods or can allow it to accrue and be capitalized (i.e., added to the principal amount of the loan). If you choose not to pay the interest as it accrues, this will increase the total amount to be repaid because you will be charged interest on a higher principal amount.

For more information on eligibility requirements, how to apply, and current interest rates for a Direct Unsubsidized Loan, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

Students who receive a Direct Loan are subject to the terms and conditions disclosed on the federal Direct Loan Master Promissory Note (MPN). For more information, visit the Federal Student Aid website at <https://studentaid.gov/mpn/grad/landing> and the Direct Loan Disclosure Statement.

Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement attached to the MPN. Visit the Federal Student Aid website at <https://studentaid.gov/mpn/subunsub/preview> to review the statement.

## Federal Direct Graduate/Professional PLUS Loan

Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon your credit history. If it is determined that you have an adverse credit history, you will have the option to appeal the credit decision or to obtain an endorser.

For more information on eligibility, how to apply, and current interest rate for the Direct PLUS Loan for graduate and professional students, visit the Federal Student Aid website at

<https://studentaid.gov/understand-aid/types/loans/plus/grad>.

Students are eligible to receive a Graduate PLUS Loan award up to your academic year cost of attendance (COA) minus any other financial assistance received and is subject to the terms and conditions disclosed at <https://studentaid.gov/mpn/grad/landing>.

Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement attached to the MPN for Direct PLUS Loans. Visit the Federal Student Aid website at <https://studentaid.gov/mpn/grad/plus/preview> to review the statement.

## State Grant and State Aid Programs

Students may also be eligible to receive funding through state grant programs, where available. Depending on the program, your eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions. The University cannot guarantee any funding from the state grant sources, as the list is subject to change without notice based upon changes in state budgetary constraints, state law or regulation, and/or University participation.

Eligibility varies by the state and program. State aid is distributed to students who meet the eligibility criteria as described in the specific state aid program requirements. For more information, students should review Purdue Global's Financial Aid Grants by State document at <https://www.purdueglobal.edu/tuition-financial-aid/state-grant-information.pdf>.

The state funds may be awarded on a first-come, first-served basis. The procedures and forms required may vary by the state and program. Students should visit the state-administered websites to seek detailed information about each state's programs.

## Institutional Aid

Purdue Global Law School awards scholarships and tuition reductions for a variety of reasons, including, but not limited to, merit, military service, need, and to assist in the acceleration of an academic program. Scholarships and awards have specific requirements that must be met. Not all scholarships and awards are available on a continuous basis or at all locations, or in all programs/offerings, and all are subject to changes in criteria and funding. New students should contact your Admissions Advisor for additional information on scholarships and discounts.

# Private Aid

## Private Scholarships

External scholarships are available to the general public, which may include Purdue Global Law School students. Private outside entities develop and fund external scholarships. Your eligibility for an external scholarship depends on qualifying requirements that vary from scholarship to scholarship as determined by the provider.

Federal regulations require the University to take into account all aid resources when determining your eligibility for financial aid. Therefore, you must report all scholarships and grants that you receive from sources other than Purdue Global Law School. For more information on how to find external scholarships, visit <https://www.purdueglobal.edu/tuition-financial-aid/outside-scholarships/>.

## Private Student Loans

Private loans may be available for students who are not eligible for need-based federal financial aid or who want to supplement their federal and/or state financial aid. They may have fixed or variable interest rates and may depend on your credit rating.

Private student loans have a range of interest rates and associated fees and must be paid back to the lender. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Students may choose to use any eligible lender that offers private loans. The University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender.

## Self-Certification Form for Private Education Loans

Per Department of Education guidelines, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The Private Education Loan Application Self-Certification form can be downloaded at

<https://fsapartners.ed.gov/sites/default/files/2023-06/H450PrivateEducationLoanApplicantSelfCertificationForm.pdf>

For debt management purposes, the University encourages applicants to first complete the federal financial aid application to determine eligibility for grants and federal Direct Loans and to borrow wisely, utilizing funding solely for direct educational expenses related to attendance at the University.

## Questions to Ask Before Borrowing a Private Loan

- What is the interest rate?
- Is it fixed or variable, and how is it determined?

- How often is the interest rate adjusted?
- How much are the origination fees and how are they charged?
- When does the interest start to accrue, and will it be capitalized?
- What are the minimum and maximum loan limits?
- Under what circumstances would a cosigner be required?
- When does repayment start?
- Is there a grace period before repayment begins?
- Can I defer repayment of the loan if I go to graduate school?
- What is the monthly minimum payment?
- What is the maximum term?
- Am I allowed to pay the interest while in school?
- Are there any loan repayment benefits or reductions?
- Is the loan eligible for consolidation?
- How are the loan proceeds disbursed?
- Must I establish financial need for the loan?
- Do you sell your loans?
- Under what conditions would I qualify for cancellation, discharge, or forgiveness of the loan?
- Does the lender provide a toll-free phone number or website to ask questions as they arise?
- Do you apply any penalties or charges for prepayments or early payoff?

For more information on the difference between federal and private loans, please visit <http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/>

## Financial Aid for Non-U.S. Citizens

### Aid From Your Home Country

Contact the cultural section of your country's embassy or ministry of education to inquire about financial aid options and their requirements.

### Aid From the U.S. Government

The majority of U.S. government financial assistance is not available to international students. The U.S. government does provide aid to students from specific countries—you can get more information from your embassy or the U.S. State Department.



# Cost of Attendance

The cost of attendance (COA) is used in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The following estimated student budget amounts are provided for you to use in estimating the total COA. Tuition and fees vary by program, location, and military status. The following tuition rates and fees may not align to the actual charges found on your ledger card as those charges are determined by enrollment status. You should refer to the [Tuition and Fee Finder](#) on the University website for tuition calculations based on the expected number of terms to complete as a full-time student.

## 2025-2026 Average Cost of Attendance Elements

	Juris Doctor*	Executive Juris Doctor*
Tuition	\$575	\$545
Fees per term	\$295	\$295
Books per term <sup>†</sup>	\$400	\$400

Additional Expenses	Off Campus	With Parent
Housing and Food per month <sup>‡</sup>	\$916	\$458
Transportation per month	\$96	\$96
Personal per month	\$248	\$124

Upon the student's request, an amount as determined by the institution for the cost of a rental or purchase of a computer will be added to the student's COA. (Allowed once per undergraduate, graduate, and doctoral programs). Please email [COARequests@Support.PurdueGlobal.edu](mailto:COARequests@Support.PurdueGlobal.edu) for further information.

Upon the student's request, the costs for dependent care and disability-related expenses may be added to the student's COA based on documentation provided by the student. Please email [COARequests@Support.PurdueGlobal.edu](mailto:COARequests@Support.PurdueGlobal.edu) for further information.

\*Tuition is per credit hour.

\*Textbooks may be required for your selected course. Books and other instructional materials are not included in the cost of tuition. Some courses may require students to purchase additional course materials from another source.

†For students who are less than half-time, cost of attendance (COA) can include only tuition and fees, allowance for books and supplies, and transportation. Financial aid applicants who live in housing located on a military base or for which a basic allowance for housing (BAH) is provided will have a reduction in their housing allowance of “housing and food.”

For detailed information regarding actual tuition fees, contact a Student Finance Coordinator at 800-439-4794.

## Enrollment Status and Academic Year

Your enrollment status can impact financial aid eligibility. The Veterans Administration may have different definitions for full-time and part-time status. If you are receiving veterans benefits, you should talk to the School’s Certifying Official.

### 16-Week Schedules

The academic year is 48 weeks, which is divided into three 16-week terms of instruction, during which a full-time student will complete at least 30 semester credit hours. Thus, enrollment status is defined as:

- Full-time: 10 credit hours per term
- Three-quarter-time: 8 credit hours per term
- Half-time: 5 credit hours per term

## Financial Aid Awarding

For students who have completed all required financial aid materials, the University will evaluate student eligibility for federal, state, and institutional aid programs. State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority. Institutional grant and scholarship eligibility determination will vary.

### Award Notification

A funding offer provides students with information about their estimated financial assistance. Students with completed financial aid applications typically receive the funding offer before the start date of the academic year (or disbursement schedule dates). The funding offer is provided via email and can also be accessed through the student portal. You may receive multiple funding offers as a result of an adjustment to your financial aid eligibility.

### Award Adjustments

If you wish to decline, cancel, or reduce the amount of your loans awarded, you must complete the Decrease Award Request form in your [Purdue Global Campus student portal](#). To access the form, go to “My Account,” then “Finances,” where it’s listed under “Important Forms.” After

completing the form, you should notify the Student Finance Office by sending an email to [fastudentsupport@support.purdueglobal.edu](mailto:fastudentsupport@support.purdueglobal.edu). At the time loans are disbursed, you will receive a notification from the University when the loan funds are posted to your account.

## Methods of Disbursing Financial Aid

Financial aid is awarded based on an academic year as defined on a program-by-program basis at the University. Most forms of financial assistance are disbursed once per 16-week term for graduate students. Award proceeds may vary by the type of assistance.

Once tuition and fee obligations charged by the University have been met, you may receive the excess amount of federal student aid that creates a credit on the account. A first-year, first-time borrower's account will not be credited with federal Direct Loans until the student has completed loan entrance counseling.

## Financial Aid Credit Balances

The Authorization to Hold Excess Funds form is available to you on your Purdue Global Campus student portal shortly after being enrolled. You should review the statement, select the appropriate authorization categories, and provide the signed form to the Student Finance Office. The Authorization to Hold Excess Funds is applicable from the date signed through either of the following: (1) a new authorization is received or (2) the student is no longer active. When the student becomes inactive, the existing authorization becomes invalid and the student will need to complete a new request upon re-enrollment. The authorization categories available for your selection are as follows:

- Retain to borrower: The University can retain any existing credit balance (stipend) on the account to be applied to allowable future charges to assist students in managing those funds. Any excess credit balance remaining on the account at the end of the academic year will be distributed to you.
- Non-retain: If any credit balance has been applied to your account, the University will deliver any credit balance remaining on the account to you.
- Return to Lender: Any excess credit balance remaining on the account after tuition and fees have been paid will be sent back to the corresponding lender as a repayment of the student loan.

Please Note: New and returning students who sign into the portal will be presented with a prestart experience that includes the option to fill out and sign the form. You can also fill out or update your form by going to your "My Account" section in the upper right corner of your PG Campus homepage and selecting "Preferences."

Once a student withdraws or becomes inactive, the Authorization to Hold Excess Funds form becomes null and void and any credit balance on the account will be disbursed to the student accordingly.

The University will retain interest earned on the credit balance while the funds remain on the account. You may modify your authorization at any time by notifying the Student Finance Office and completing a new Authorization to Hold Excess Funds form on the Purdue Global Campus student portal.

# Refund Policy

Students who withdraw officially or unofficially from the University may be subject to the Purdue Global Refund Policy. If you received federal financial aid, federal law requires the University to recalculate your eligibility based on the percentage of earned aid using the Federal Return of Title IV Funds formula.

Students who need to withdraw or take a leave of absence (LOA) from the University should read the leave of absence and withdrawal policy in the [University Catalog](#).

## Title IV Approved Leave of Absence

A Title IV Approved Leave of Absence (LOA) is a temporary break from courses while maintaining an active status in the degree program you are enrolled in, which differs from the institutional leave of absence policy identified in the University catalog. Furthermore, a Title IV LOA is only available for breaks starting after the completion of a term and prior to the start of the next term.

Your request for a Title IV LOA must be approved prior to the start of the LOA. If you fail to return on your scheduled return date, you will be withdrawn from the University. The beginning of your loan repayment grace period will be the last date of attendance prior to the start of the approved Title IV LOA, which may cause your loans to enter repayment immediately.

## Dropping Courses

You may drop a course prior to or during the first 7 calendar days of the course without any financial obligation. If you drop a course beyond the first 7 calendar days, you will incur 100% financial responsibility for the course.

## Requesting to Officially Withdraw from the University

Circumstances sometimes require that you withdraw from the School. If your situation warrants withdrawal, please first refer to the Refund Policy and then follow the steps below:

1. Meet with your Student Advisor via telephone or electronically to discuss your decision to withdraw. We will seek to make reasonable efforts to assist you in continuing your education.
2. Once you have officially notified your Student Advisor of your intent to withdraw, you should meet with a representative of the Student Finance Office only if you intend to withdraw in the middle of a term. They can answer questions regarding financial obligations to the School and student loan repayment responsibilities. Refer to the Refund Policy for specific calculation information.
3. If you are using veterans benefits and withdraw from the School, a notice of termination of enrollment will be sent to Veterans Affairs.

4. A request to withdraw from the University during a term will result in a “W” grade for each attended course, unless the withdrawal is in the final four weeks of the term in which case you will receive a temporary “IP” grade until it is finalized at the end of the term as defined under Administrative Withdrawal from a Course.

If you withdraw from the School and wish to return, you must apply for readmission following the Application for Readmission procedures for Purdue Global Law School.

## **Administrative Withdrawal from the University Due to Nonattendance**

You will be administratively withdrawn from your program if you have not logged attendance in any of your current classes by the end of the twelfth day of the term.

If you receive withdrawal grades for all courses in a term, you will be administratively withdrawn from your program when grades are posted.

If you are administratively withdrawn due to nonattendance, you must apply for readmission following the [Application for Readmission](#) procedures for Purdue Global Law School.

## **Return of Title IV Financial Aid**

If you withdraw or are dismissed from Purdue Global Law School up through the 60% point in any payment period and received federal financial aid in the form of loan funds, federal law requires that the University, and in some cases you, the student, return funds you did not earn to the U.S. Department of Education. In these situations, federal Title IV financial aid must be recalculated. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV Funds formula:

1. To determine the percentage of the term or terms completed, the number of days completed up to the last date of academic attendance is divided by the total days in the term or terms. (Any break of 5 days or more is not counted as part of the days in the term.) This percentage is also the amount of Title IV financial aid earned.
2. To determine the amount of aid to be returned, subtract the percentage of aid earned from 100% of the aid that could be disbursed and multiply it by the total amount of aid that could have been disbursed during the term or terms as of the date you withdrew. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: After the 60% point in the term, you will have earned 100% of the federal financial aid funds already disbursed to you. This calculation concerning federal financial aid is separate and distinct from the institutional refund policy and may result in you owing additional funds to the University to cover tuition charges previously paid by federal financial aid before your withdrawal.
3. If you earned less aid than was disbursed, a portion of the funds would need to be returned to the Department of Education (either by the University, the student, or both). Keep in mind that when Title IV funds are returned, you, the student borrower, may owe a debt balance to the institution. If you earned more aid than was disbursed to you, the institution

would owe you a post-withdrawal disbursement, which must be paid within 180 days of your withdrawal.

4. If you plan to withdraw from the University, you should contact the Student Finance Office to determine the amount of funds that must be returned on your behalf, if applicable. All refunds due will be made within 30 days of your effective withdrawal date. The last date of actual attendance is used in calculating any refund amount.

There are some Title IV funds that you may have been scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements.

If you receive (or Purdue Global Law School receives on your behalf) excess Title IV program funds that must be returned, the University must return a portion of the excess funds equal to the lesser of the following:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The University must return this amount even if it did not keep this amount of your Title IV program funds. If the University is not required to return all of the excess funds, you must return the remaining amount.

For any loan funds that you must return, you must repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that the University may have. Therefore, you may still owe funds to the University to cover unpaid institutional charges. Purdue Global Law school may also charge you for any Title IV program funds that it was required to return. Refunds are allocated in the following order:

1. Unsubsidized Federal Direct Loans
2. Federal Direct PLUS Loans received on behalf of the student

## **Tuition Refund Chart**

The Purdue Global Refund policy applies to all Purdue Global Law School students, with the exception of international students and deployed or mobilized servicemembers and their spouses with dependent children residing in Iowa. International students should refer to their International Enrollment Agreement. Iowa residents, deployed or mobilized, and servicemembers and their spouses with dependent children should refer to the following applicable policy.

The institutional refund (tuition) is based on the same formula as the Title IV (R2T4) formula, which is based upon the actual daily percentage of the term attended: days completed (LDA) divided by the length (days) of the term. Days within the winter break are not counted toward the term period.

Students Withdrawing	Refund
Through the first 7 calendar days of the term	100% tuition for the term
With attendance posted after the first 7 calendar days of the term	Tuition will be prorated/refunded based upon the number of calendar days attended in the term/total days in the term. Attendance greater than 60% is considered fully earned tuition for that term, and no refund will be given.

## Post-Withdrawal Disbursements

As a result of your Return to Title IV Funds (R2T4) calculation, you may be eligible to receive federal financial aid funds that had not been disbursed but could have been disbursed prior to your withdrawal date.

If the total amount of federal financial aid loan funds earned by you on the R2T4 calculation is greater than the total amount of federal financial aid disbursed, you may be eligible to receive a post-withdrawal disbursement (PWD).

The University does not include as a PWD any funds from a disbursement the University was prohibited from making on or before the date of the University's determination that you withdrew, which would apply to second or subsequent disbursements of Direct Loan funds unless you successfully completed the loan period.

A PWD is made from available Direct Loan funds.

## Post-Withdrawal Disbursement of Federal Financial Aid Loan Funds

The University will notify you via phone and email prior to making any PWD of Direct Loan funds, whether credited to your account or disbursed directly to you. The phone call and email to you are made as soon as possible and within 30 calendar days of the University's date of determination that you withdrew. The notification will include the following:

- The type and amount of Direct Loan funds to be credited to your account or disbursed directly to you
- An explanation that you have the right to accept or decline all or a portion of the funds offered
- Information about your obligation as a borrower to repay Direct Loan funds, if disbursed



- Information requesting you to respond within 14 calendar days to confirm and authorize the PWD disbursement. The University may, on an exception basis, choose to accept a late request and/or accept verbal authorization from you.
  - If the University chooses to honor a late request, all loan funds must be disbursed in accordance with your request. The result of the contact and final determination made concerning the disbursement is documented in your file.
- Instructions to call the Student Finance Office or complete the Post-Withdrawal Disbursement Acceptance Form attached to the email

If you respond in writing to the notice within 30 days of the date of the letter and authorize the University to make all or a portion of the post-withdrawal disbursement (PWD), the funds are disbursed in the manner specified by you within 180 days of the University's date of the determination that you withdrew.

## **For Iowa Servicemembers and Their Spouses With Dependent Children**

Any Purdue Global Law School student residing in the state of Iowa who is a military servicemember (active duty, guard, or reservist) who gets deployed or mobilized, or is a spouse with a dependent child of a servicemember who gets deployed or mobilized, may request a full refund of tuition and fees for all classes attended in the term for which the deployment or mobilization occurred.

## **Federal Student Loan Management**

Upcoming graduates, students who officially withdraw, or students who cease to attend at least half-time will be required to complete the exit counseling session. Students who leave the University without attending an exit counseling session will receive an exit counseling package mailed or emailed by the University. Exit counseling addresses topics such as the requirement to repay the loan, repayment plans, updating contact and demographic information, and the consequences of default. Please see the following Financial Aid Loan Exit Counseling section for additional information.

### **Loan Exit Counseling**

You are required to attend a financial aid loan exit counseling session before graduating or shortly before ceasing enrollment of at least half-time study. Students who seek withdrawal from the University should call the Student Finance Office to obtain exit counseling. Several topics presented at the entrance counseling session are again presented at the exit counseling. If you leave the University or choose to postpone your education, you should meet with a Student Finance Coordinator to understand the financial impact of this decision and to attend loan exit counseling. The National Student Loan Data System (NSLDS) provides the completion information to loan holders once a student has completed loan exit counseling online through the Federal Student Aid website at <https://studentaid.gov/exit-counseling/>.

Exit counseling includes the following information:

- Explanation of all repayment plans available
- Comparison of each type of repayment plan, including average projected monthly payments and the difference in interest and total payments
- Explanation of the terms and conditions to obtain full or partial loan forgiveness or discharge
- Explanation of the terms and conditions under which you may obtain a deferment or forbearance
- Debt management strategies to assist you in successful loan repayment
- Information regarding the average anticipated monthly repayment amount based on the student loan borrower's actual indebtedness or the average indebtedness of student borrowers in the same academic program receiving the same types of loans
- A review of the MPN and your obligation to repay the loan
- Explanation of your responsibility to repay the loan even if you did not complete the program, did not complete the program within the regular completion time for that program, are unable to obtain employment, or are dissatisfied with the education received
- Explanation regarding the consequences of default, including adverse credit reports, federal offset, other federal delinquent debt collection procedures, and litigation under federal law
- Effects of loan consolidation, including the effect on total interest and fees to be paid, length of the repayment term, effect on borrower benefits on underlying loans (grace periods, deferment, loan forgiveness, and loan discharge), option to prepay or change repayment plans, and how borrower benefits may differ between lenders
- Explanation of the tax benefits available to you
- Information concerning the NSLDS and how you can use it to access your records
- Information regarding the services offered by the student loan ombudsman's office
- Information containing (1) descriptions of federal student assistance programs, (2) the rights and responsibilities of student and institutional participants, and (3) ways in which students and prospective students can assess the debt burden and monthly and total repayment obligations for their loans
- For first-time borrowers, explanations of (1) how your maximum eligibility period, remaining eligibility period, and subsidized usage period are calculated; (2) the sum of your subsidized usage periods at the time of exit counseling; (3) the consequences of continued borrowing or enrollment including (a) the possible loss of eligibility for additional Direct Subsidized Loans and (b) the possibility that you could become responsible for accruing interest on previously received Direct Subsidized Loans and the portion of a Direct Consolidation Loan that repaid a Direct Subsidized Loan during in-school status, the grace period, authorized periods of deferment, and certain periods under the income-based repayment and pay as you earn repayment plans; (4) the impact of you becoming responsible for accruing interest on total student debt; and (5) the

Department of Education will notify you whether you are responsible for accruing interest on your Direct Subsidized Loans

In addition, the Student Finance Office is responsible for collecting the following information as part of the exit counseling and provide the information to the U.S. Secretary of Education within 60 days of receipt:

- Name
- Address
- Social Security number
- References
- Driver's license number and state
- Expected permanent address
- Name and address of next of kin
- Name and address of known or expected employer

## **Loan Repayment Obligation and Repayment Options**

Students who receive federal student loans sign a Master Promissory Note (MPN), which states that you are obligated to repay loan funds regardless of graduation, withdrawal from the University, or inability to obtain employment.

## **Loan Simulator and Sample Loan Repayment Schedule**

The federal Direct Loan program offers students many different repayment options. You are responsible for selecting the appropriate payment plan to suit your needs. You can use the Department of Education's Loan Simulator located on the Federal Student Aid website at <https://studentaid.gov/loan-simulator/> to learn an available repayment plan and estimate a monthly payment.

The following is a sample loan repayment schedule.

Sample 10-year Standard Repayment Plan		
7.94% Fixed Interest Rate		
Balance at repayment	Number of Payments	Estimated Payment Amount
\$1,000	21	\$50
\$5,500	120	\$67
\$10,000	120	\$121
\$15,000	120	\$182
\$20,000	120	\$242
\$25,000	120	\$303
\$30,000	120	\$363

The minimum monthly payment amount is \$50 under the 10-year Standard Repayment Plan, but it may be more depending on how much you borrow. The interest rate in the sample chart above is based on the Unsubsidized Loan fixed interest rate for the 2025-2026 award year.

## Student Loan Assistance

Students experiencing difficulty repaying student loans can speak to Purdue Global Law School's knowledgeable advisors via our complimentary counseling service. Our advisors will review your situation and provide in-depth explanations of the loan management options that are available for your specific circumstance. You can contact us toll free at 855-875-7430 or via email at [studentassistance@support.purdueglobal.edu](mailto:studentassistance@support.purdueglobal.edu).

## Loan Deferments for Borrowers

The U.S. Department of Education allows students with certain criteria to postpone repayment of their loan. Students enrolled in an eligible institution are generally not responsible for making a payment toward loan principal so interest does not accrue. To be eligible, you must be enrolled in a degree or certificate program and participate in a minimum of four or more credits. A deferment is not automatic; therefore, you must submit a request to loan servicers.

You will need to complete and submit an In-School Deferment Request Form PDF provided on PG Campus to the Registrar's Office. Visit the Federal Student Aid website at <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief> for more information.

## Loan Deferments for Certain Individuals

Loan deferment terms and conditions are further defined for those serving in the Peace Corps, under the Domestic Volunteer Service Act, and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service. These individuals should contact the Student Finance Office for additional information.

## Accessing Loan and Grant History on Studentaid.gov

Once you have federal loan or grant history, it will be recorded on the National Student Loan Data System (NSLDS). The NSLDS is the U.S. Department of Education's central database for federal student aid. Student financial aid information is submitted to the NSLDS from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other Department of Education programs. You can access your loan and grant history on the Federal Student Aid website at <https://studentaid.gov/fsa-id/sign-in/landing>.

## Net Price Calculator

The net price calculator is intended to provide an estimate of net price information (defined as estimated COA—including tuition and required fees, books and supplies, housing and food [meals], and other related expenses [minus estimated grant and scholarship aid])—to current and prospective students and their families based on what similar students paid in a previous year. The calculator is available at the Purdue Global website at <https://purdueglobal.studentaidcalculator.com/survey.aspx>.

## College Financing Plan

The College Financing Plan is designed to help students make an informed decision about attending an educational institution, per the "Know Before You Owe" initiative. All Purdue Global Law School military students who are eligible to receive federal military and veterans educational benefits (that include tuition assistance and GI Bill® funding\*), are required to receive the College Financing Plan. This document is sent to students for informational purposes only and no

additional action is required. For additional information, contact the Military Student Finance Group at 877-855-8648 or [militaryfinance@support.purdueglobal.edu](mailto:militaryfinance@support.purdueglobal.edu).

\*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at [www.benefits.va.gov/gibill/](http://www.benefits.va.gov/gibill/).

## Consumer Tools for College Choice

The following consumer information tools can assist you in making informed decisions about higher education options:

- [College Scorecard](#) —This is a planning tool and resource to assist prospective students and families to evaluate higher education options.
- [Paying for College](#) —This is a planning tool to compare up to three schools at a time and receive detailed financial information on each one and enter actual financial aid award information.

## Consumer Information From the Department of Education

Students and financial aid staff should reference the U.S. Department of Education websites for information regarding the regulations, requirements, and application for federal student aid. There is no fee for using federal financial aid sites.

U.S. Department of Education: [www.ed.gov](http://www.ed.gov)

Applying for federal student aid: <https://studentaid.gov/h/apply-for-aid/fafsa>

Financial aid information for students: [www.studentaid.gov](http://www.studentaid.gov)

## Military Benefits

### Montgomery GI Bill

The Montgomery GI Bill (MGIB) benefit assists military servicemembers in paying for college, graduate school, and training programs. It is available to those who enlist in the U.S. Armed Forces. There are two main programs.

- [Montgomery GI Bill Active Duty \(MGIB-AD\)](#): For active duty members who enroll and pay \$100 per month for 12 months and are then entitled to receive a monthly education benefit once they have completed a minimum service obligation
- [Montgomery GI Bill Selected Reserve \(MGIB-SR\)](#): For reservists with a 6-year obligation in the Selected Reserve who are actively drilling

For information on eligibility requirements and how to apply, visit the [GI Bill benefits page](https://www.va.gov/education/about-gi-bill-benefits/) on the Department of Veterans Affairs' website at <https://www.va.gov/education/about-gi-bill-benefits/>.

Effective August 1, 2021, VA educational benefits may no longer be used toward Purdue Global Law School's Juris Doctor program, in accordance with applicable VA regulations.

## Post-9/11 GI Bill

The Post-9/11 GI Bill (Chapter 33) helps students pay for school or job training. Students who have served on active duty after September 10, 2001, may qualify for the Post-9/11 GI Bill.

- [Post-9/11 GI Bill](#): If eligible, you can receive up to 36 months of benefits, including funding for tuition and fees and books and supplies.

For information on eligibility requirements and how to apply, visit the Post-9/11 [GI Bill benefits page](https://www.va.gov/education/about-gi-bill-benefits/) on the Department of Veterans Affairs' website at <https://www.va.gov/education/about-gi-bill-benefits/>.

Effective August 1, 2021, VA educational benefits may no longer be used toward Purdue Global Law School's Juris Doctor program, in accordance with applicable VA regulations.

## Veteran Readiness and Employment (Chapter 31)

Veteran Readiness and Employment (VR&E) assists veterans who have service-connected disabilities to become suitably employed, maintain employment, or achieve independence in daily living. The VR&E services help with job training, employment accommodations, resume development, and job-seeking skills coaching. VA counselors decide if a veteran has an employment handicap based upon the results of the comprehensive evaluation. Funds are not only based on the rate of pursuit or how many credits students are attempting to complete, but also on how many dependents the veteran has in their household

For information on eligibility requirements and how to apply, visit the Veteran Readiness and Employment page on the Department of Veterans Affairs' website at <https://www.va.gov/careers-employment/vocational-rehabilitation/>.

## Dependents Education Assistance Program

Dependents Education Assistance Program provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition or of veterans who died while on active duty or as a result of a service-related condition. The program may offer up to 45 months of education benefits. The benefit rate may vary based on institution training time and is subject to change annually.



For information on eligibility requirements and how to apply, visit the Dependents Education Assistance Program page on the Department of Veterans Affairs' website at <https://www.va.gov/education/survivor-dependent-benefits/>.

Effective August 1, 2021, VA educational benefits may no longer be used toward Purdue Global Law School's Juris Doctor program, in accordance with applicable VA regulations.

## **Defense Activity for Non-Traditional Education Support (DANTES)**

DANTES provides no-cost education and career planning programs for the U.S. Armed Forces military members. DANTES's defense programs can help servicemembers at every stage of their military career, from entry into the service to the final stage of civilian transition to their next career.

For more information on DANTES, visit <https://www.dantes.mil/>.

## **Fry Scholarship**

The Fry Scholarship provides Post-9/11 GI Bill benefits to the children and surviving spouses of servicemembers who died in the line of duty while on active duty after September 10, 2001. The program may offer up to 36 months of benefits at the 100% level. Eligible beneficiaries may receive full tuition and fees (paid directly to the University), housing allowance, and books and supplies. Visit the Fry Scholarship section on the Department of Veterans Affairs' website at <https://www.va.gov/education/survivor-dependent-benefits/fry-scholarship/> to learn more about the program.

Effective August 1, 2021, VA educational benefits may no longer be used toward Purdue Global Law School's Juris Doctor program, in accordance with applicable VA regulations.

## **Other Aid**

### **Employer Reimbursement**

Whether you are beginning a new career or making your way up the corporate ladder, a Purdue Global Law School education could increase your value in the workplace. Some employers will reimburse, in full or in part, working students who acquire advanced knowledge and training. Employer reimbursement programs vary. For more information on employer reimbursement, check with your human resources department.

### **Division of Vocational Rehabilitation**

Each state has a vocational rehabilitation agency that is designed to help individuals with disabilities meet their employment goals. Vocational rehabilitation agencies assist individuals with disabilities to prepare for, obtain, maintain, or regain employment. You should research vocational rehabilitation options in your state.

Eligibility requirements may vary by state. For more information, visit your state's vocational rehabilitation website.

## **Promise Jobs**

PROMISE JOBS (Promoting Independence and Self Sufficiency through Employment, Job Opportunities and Basic Skills) is Iowa's TANF Employment & Training program designed to assist cash assistance recipients become self-sufficient through participation in work ready activities. Program participants will develop an Individualized Employment Plan outlining work ready activities to reach their individualized goals and reduce their dependence on the welfare support systems.

Additional information for this program can be found on the Promise Jobs website at <https://www.iowaworkforcedevelopment.gov/promise-jobs>.