

THE CATHOLIC UNIVERSITY OF AMERICA
Columbus School of Law
 Financial Aid Office – 202-319-5427
 fin-aid@law.edu

2020 Summer Financial Aid
International Business and Trade Summer Law Program, Krakow, Poland
 (June 15 – July 17, 2020)

Federal and/or private student loans are available to cover the cost of tuition, fees, airfare, accommodations, meals, and miscellaneous personal expenses based on the following estimates. CUA does not provide scholarship funds for summer sessions, except for full-tuition scholarships and subject to career maximums.

Application Fee	\$45		\$ _____
Tuition	\$1,130	per credit (3-6 cr.)	\$ _____
Program Fee	\$500		\$ _____
New Student Fee	\$200		\$ _____
Books	est.	\$150 - \$350	\$ _____
Airfare	est.	\$1,100 - \$1,350	\$ _____
Accommodations	est.	\$1,400 - \$2,000	\$ _____
Meals and Misc.	est.	\$1,200 - \$1,600	\$ _____
Totals	est.	\$7,785 - \$12,625 (avg. \$10,205)	\$ _____

To Request Summer Federal Loans

1. The minimum number of credits for federal loan eligibility for a summer session is three.
2. The summer session is part of the 2019-2020 academic year, and therefore if federal student loans were used for the fall and/or spring semesters, a new FAFSA is not needed. If this is your first student loan for the 2019-2020 academic year, then complete a FAFSA at www.fafsa.ed.gov.
3. (March) Complete a Summer Loan Request Form (available online in paper or electronic version at www.law.edu/financial and click on the "Summer Financial Aid" link.
4. (April) The Financial Aid Office will create a summer loan record, and notify you when completed. You will then use Cardinal Students to accept the desired loan amount.
5. (Optional but recommended) If you have not previously done so, complete a Direct Deposit form through CardinalPay so that any loan funds needed for personal expenses will not need to be mailed to you via paper check. The CardinalPay Options can be accessed in the "Student Account/Make a Payment" section of your Cardinal Students, Student Homepage.

How much in loan funds may I request, and what loan program will be used?

Unless otherwise specified, the Financial Aid Office will use the maximums from the above schedule, adjusted to reflect actual number of credits and applicability of the new student fee. Unless the applicant has not fully utilized the \$20,500 annual maximum from the Direct Unsubsidized Loan program, the summer loan will be from the Direct PLUS Loan program. If the applicant wishes to use a private student loan, please contact the financial aid office for further guidance.

If the applicant has not fully utilized his/her loan eligibility for the fall/spring-semester enrollment period, this eligibility may be utilized in addition to the summer loan eligibility if needed. Contact the Financial Aid Office to inquire about unused fall/spring-semester loan eligibility amounts.

When may I expect my refund of loan funds not needed for tuition and fees?

CUA will receive federal loan disbursements for summer sessions 10 days prior to the first day of classes. Typically, the loans are processed, refunds authorized, and refunds direct deposited within one week of receipt of the federal loan disbursement to CUA. Unexpected delays can happen, so plan accordingly.