

Chapter 5 - Financial Regulations

5.1 Tuition And Fees

A. Application Fee--This is a non-refundable fee submitted with an application to Capital University Law School: \$40.

B. Seat Deposit--Payable in two installments, this fee must be paid within a stated period of time after admission to reserve a position in the incoming class. Students who are admitted to the Law School, who pay the deposit, and who subsequently withdraw are entitled to a full or partial refund of the deposit if notification of the withdrawal is received by the Law School prior to date or dates set in the refund schedule adopted for that year: \$400

C. Matriculation Fee—This fee is assessed to all incoming matriculants and is not an additional fee, but is covered by a portion of the applicant's seat deposit: \$200

D. Bad Check or Invalid Credit Card Charge-- \$25

E. Late Payment Fee--This fee is assessed when a student is delinquent in making tuition payments. During the summer semester, this \$200 fee is charged in full one time. During the fall and spring semesters, the fee is charged in two installments of \$100 each: \$200

F. Transcripts --Transcripts of work undertaken at Capital University Law School may be obtained by online order. More information is available on the Records and Registration website at <https://law.capital.edu/TranscriptServices/>. Each student receives one (1) free copy of his or her transcript at graduation. A charge is made for each additional transcript: \$10

G. Tuition Per Semester Hour-- Tuition is charged on a per-credit-hour basis. Tuition increases occur in August of each year. A complete listing of tuition, fees, and other applicable costs for the Juris Doctorate, Graduate Law, and Paralegal programs can be found at <https://www.capital.edu/tuition-and-fees/>. Annual tuition increases can be expected.

H. Transient Fee--This fee may be charged to Capital University Law School students who are permitted to enroll as transient students in other law schools and transfer the academic credit back to Capital. The fee will be the difference between the other school's tuition and Capital's tuition if the other school's tuition is lower. If the other school's tuition is higher, the fee is \$25 per semester credit hour.

I. Audit Fee-- This fee is charged to all individuals who have been approved to audit courses at Capital University Law School pursuant to the Audit provisions of Section 3.2.03:

Capital University Law School Students: Regular Tuition
Alumni: ½ tuition
Non-Alumni: Full tuition

5.2 Payment Strategies

5.2.01 Office Payment Plans

Capital University has two payment options available to JD and Law Graduate students. The first option

is full payment of all tuition charges by the billing due date, which is the first day of each term. The second option is the deferred payment plan. With this plan, one-third of the tuition balance must be paid by the billing due date (typically the first day of the semester). The remaining two-thirds are due approximately thirty (30) days and sixty (60) days after the initial payment. Details regarding payment strategies and policies can be found online at <https://www.capital.edu/admission/tuition-and-financial-aid/payment-strategies/>.

5.2.02 Pre-Authorized Third Party Payment

Students who have received pre-authorization for full tuition reimbursement or a percentage of tuition reimbursement for a specific course or courses from the military, Bureau of Vocational Rehabilitation, or a particular employer tuition plan, must submit all forms and instructions to the Finance Office prior to the billing due date. Please note, however, that in all cases the student is ultimately responsible for the payment of his or her charges.

5.2.03 Section 103 Compliance Policy (Veterans Benefits and Transition Act)

Students receiving Chapter 31 or Chapter 33 VA education benefits will be permitted to enroll in courses if they provide a copy of their Statement of Benefits letter (Chapter 31) or Certificate of Eligibility (Chapter 33).

No penalty, including the assessment of late fees or the denial of access to classes, libraries, or other institutional facilities, will be imposed on these students. Additionally, the University will not require the recipients of Chapter 31 or Chapter 33 VA education benefits to borrow additional funds to pay the balances covered by VA funding under Chapter 31 or 33 due to delayed disbursement of these funds.

5.3 Financial Aid

5.3.01 Office Hours

Financial Aid Office hours are: M: 8:30 a.m. – 6:00 p.m. T-F 8:30 a.m. - 5:00 p.m. Additional evening hours are available upon request. The office is closed on weekends and holidays. Hours may vary during vacations. Further information can be obtained by calling 614-236-6350 or financialaid@law.capital.edu.

5.3.02 Available Financial Aid Programs

Juris Doctorate, Law Graduate, and Paralegal students enrolled in the Capital University Law School are eligible to participate in the Federal Unsubsidized Loan and Federal Direct Graduate PLUS Loan Program. Students should anticipate 1-2 weeks for loan processing and must be enrolled when eligibility is determined. Processing times may be longer during peak processing periods.

5.3.03 Awarding Policy

During the fall and spring semesters, federal financial aid will be calculated on an anticipated course load basis. Summer financial aid will be calculated based on actual course load basis. Students who wish to have their financial aid adjusted to reflect actual course load during the fall and spring semesters will need to contact the Financial Aid Office to request a reevaluation.

5.3.04 Eligibility for Financial Aid

For detailed information regarding eligibility for Financial Aid, please call 614-236-6350 or visit the Financial Aid website at: https://law.capital.edu/Applying_for_Financial_Aid/.

5.3.05 Institutional Scholarships

A. Merit Scholarships--All applicants admitted to the JD program are considered for Institutional Scholarships.

1. Eligibility--Scholarship decisions are based primarily on undergraduate academic performance and LSAT scores.
2. Allocation--Funds are typically applied to a student's account in two equal disbursements in the fall and spring semesters. Students who wish to split their scholarship(s) between three semesters must contact the Financial Aid Office. Splitting a scholarship(s) unevenly or between three semesters does not increase the annual amount of the scholarship.
3. Renewal--Institutional scholarships are renewable each year if the student meets the renewal criteria which can be found online at https://law.capital.edu/Scholarship_Renewal_Criteria/.
4. Adjustments--Any student with a cumulative GPA of 3.2 or higher at the time of scholarship review will be automatically reviewed for additional scholarship eligibility. (See the renewal criteria at https://law.capital.edu/Scholarship_Renewal_Criteria/ for the schedule of scholarship review.) Scholarship amounts will be compared to average scholarship awards. Those students who received less than average scholarship awards upon acceptance may be eligible for additional scholarship funds. This additional award is renewable annually as long as the student maintains a 3.2 cumulative GPA or higher.

B. Endowed Scholarships--Continuing students also have the opportunity to earn additional funds through endowed scholarships. Endowed scholarships are awarded per the donor's specific criteria. To be considered for an endowed scholarship, interested students must complete the Endowed Scholarship Application. Applications are available in January for the following academic year and close in early May. Endowed scholarship decisions are typically made by early July. Most endowed scholarships are awarded in the summer and funds are applied to a student's account in two equal disbursements in the fall and spring semesters. Endowed scholarship funds are typically applied to fall and spring semesters evenly and are not renewable.

C. Maximum Institutional Scholarships--All institutional scholarships, including merit scholarships, endowed scholarships, and tuition reimbursement matching are intended to cover the cost of tuition only. The total amount of all institutional scholarships cannot exceed the cost of tuition.

5.3.06 Tuition Reimbursement

A. Defined--Any student receiving employer-based tuition reimbursement benefits must submit the amount of this benefit to the Financial Aid Office. Federal law mandates that this benefit must be included as Estimated Financial Assistance.

B. CapLaw Partners/Professionals In Law Tuition Reimbursement Matching Programs--Part-time students eligible for tuition reimbursement through their employers may be eligible for the CapLaw Partners in Law Program or the CapLaw Professionals in Law Program. These programs match, dollar-for-dollar, up to \$5,250, money annually available through tuition reimbursement programs provided by employers to entering first-year part-time students of the Juris Doctor program.

1. Eligibility--To be eligible to enter the program, the student/employee must be: (1) a part-time student in their first year at Capital University Law School, enrolled in Capital University Law School's Juris Doctor Program, (2) employed with a CapLaw Partner or Professionals in Law employer, and (3) complete appropriate forms for the CapLaw Partner's Education Assistance/Tuition Reimbursement Program as of the first day of each semester.
2. Renewal--The funds awarded through the CapLaw Partners and Professionals in Law Programs are renewable each semester provided the student/employee: (1) is enrolled part-time and in Capital University Law School's Juris Doctor Program, (2) remains in good academic standing, (3) remains employed by a CapLaw Partner or Professionals in Law employer, and (4) submits the

required verification form prior to the first day of each semester.

3. Awarding Policy--Capital University Law School will disburse funds evenly between the fall and spring semester. The funds will be applied to the student/employee's tuition only. The total disbursement of all institutional funds shall not exceed the cost of tuition. The student/employees shall be responsible for all tuition costs not covered by the CapLaw Partners or Professionals in Law Programs. All funds disbursed by employers must be verified to ensure that funds disbursed by Capital Law do not exceed the actual tuition disbursement by the participating employer. Any employer funds received by the student will count as financial assistance and may affect eligibility for other financial aid—including federal student loans.

5.3.07 Federal Direct Unsubsidized Loan Program

The Federal Direct Unsubsidized Loan Program is available to students who are either a U.S. citizen or an eligible non-citizen. JD students must be registered for at least four (4) credit hours in order to apply for an Unsubsidized Loan. Law Graduate and Paralegal students must be registered for at least three (3) credit hours in order to apply for an Unsubsidized Loan.

Any student who wishes to borrow the Unsubsidized Loan must complete the application process outlined in the Application Process section. All paperwork must be submitted at least 2-4 weeks prior to the payment due date in order to be processed by the payment due date.

Your Financial Aid Offer letter will indicate the maximum loan amount available to you. Students are encouraged to borrow responsibly, only borrowing what is absolutely necessary. Current interest rates, origination fees, and loan information is available on the Financial Aid website at <https://law.capital.edu/gradlawstudentloanfactsheet/>.

5.3.08 Federal Direct Graduate PLUS Loan Program

The Federal Direct Graduate PLUS Loan Program is available to students who are either a U.S. citizen or an eligible non-citizen. JD Students must be registered for at least four (4) credit hours in order to apply for a Graduate PLUS Loan. Law Graduate and Paralegal students must be registered for at least three (3) credit hours in order to apply for an Graduate PLUS Loan.

The Graduate PLUS Loan is based on credit and is not guaranteed to you. Any student who wishes to borrow the Graduate PLUS Loan must complete the application process outlined in the Application Process section. All paperwork must be submitted at least 2-4 weeks prior to the payment due date in order to be processed by the payment due date.

Your financial aid offer letter will indicate the maximum loan amount available to you. Students are encouraged to borrow responsibly, only borrowing what is absolutely necessary. Current interest rates, origination fees, and loan information is available on the Financial Aid website at <https://law.capital.edu/gradlawstudentloanfactsheet/>.

5.3.09 Application Process

All students applying for a Federal Direct Unsubsidized Loan(s) and/or Graduate PLUS Loan(s) must complete the free application for Federal Student Aid (FAFSA). This form is available in the Financial Aid Office, online at <https://studentaid.gov/h/apply-for-aid/fafsa> or on the MyStudentAid mobile app (available on iOS and Android). This application process is free; you are not required to pay a fee to have your data processed. Once the FAFSA is received and processed by the federal government, you will receive a Student Aid Report (SAR) electronically usually within 2-3 days. Please review the SAR, being sure Capital University is indicated in "Step Six" on this form and also be sure all data is correct. (There is no separate school code for the Law School.) We will receive this data electronically, and if Verification is not required (see section on Verification), we will send a financial aid offer letter to your home advising you of your loan eligibility. Returning students will receive electronic notification to view their financial aid offer letter through the institution's online student portal.

Any student who wishes to borrow the Unsubsidized Loan must complete a Loan Request Form with the Financial Aid Office, available online at https://law.capital.edu/Financial_Aid_Forms/. Additionally, new borrowers must complete a Master Promissory Note (MPN) and participate in Loan Entrance Counseling online at <https://studentaid.gov>. Any student who wishes to borrow the Graduate PLUS Loan must complete an application online at <https://studentaid.gov> as this is a credit-based loan and is not guaranteed to you. Additionally, new borrowers must complete a Master Promissory Note (MPN) and participate in Loan Entrance Counseling online at <https://studentaid.gov>.

5.3.10 Loan Periods

A loan period represents the academic period a student wishes to have covered by the loan application. The most common period is August-May, as most law students are enrolled for both fall and spring semesters. Students who anticipate being enrolled in the summer should note that, for financial aid purposes, summer is treated as a header to the academic year. For this reason, loan periods including summer should be indicated as May-May.

5.3.11 Loan Disbursements

Federal Direct Loan funds are electronically transmitted to Capital University. The Capital University Finance Office will notify you when a disbursement has been received.

Capital will attempt to disburse all loan proceeds approximately one week prior to the start of each semester. If any requested documents have not been submitted, the disbursement(s) will occur once your financial aid file is complete; however, students should not assume these funds will be available before the second week of classes. All students should have sufficient personal funds to cover non-billed costs such as books and living expenses each term until excess loan funds can be made available.

All students who are receiving funds in excess of billed charges must request a refund by completing a Refund Request Form (available online at <https://www.capital.edu/student-accounts/>) and submit it to the Student Accounts Office. Students are encouraged to set up Direct Deposit in their online student portal to help this process go more quickly. Any student who has not signed up for Direct Deposit at least one week prior to refunds being issued will have their refund issued in the form of a check. Refund checks will be processed after the first week of classes and are mailed to the student's address on file with the University.

5.3.12 Verification

Capital University is responsible for assuring the accuracy of data reported by you and /or your family. To help ensure that Capital is meeting this obligation, the federal government and Capital University periodically select files for verification. If selected for verification, you will need to provide additional information.

If selected for Verification, you will receive both electronic and paper requests for documentation. The University cannot award financial aid until the verification process is completed. Responding in a timely manner to requests for additional information will help better ensure verification is completed before the start of the semester. If a term has started and Verification has not been completed, enrollment should not be attempted unless adequate resources are available from your own personal funds to pay for that term's tuition, fees, and books.

5.3.13 Alternative Student Loans

Additional loan assistance may be available for students who need extra financing. Review the Alternative Student Loan Page at <http://www.capital.edu/alternative-loans/> for more information about these loans.

5.3.14 Satisfactory Academic Progress—JD Students

Satisfactory Academic Progress (SAP) is the term used to determine if a student is making acceptable progress toward a degree or certificate. At the conclusion of spring semester, a review of a student's progress is conducted. A student's failure to meet Satisfactory Academic Progress standards (for all terms of enrollment) may result in loss of federal aid eligibility.

To demonstrate SAP, students must meet the following criteria:

1. Qualitative Standard--A student must be in good academic standing to receive federal financial aid. This means that all JD students must maintain a minimum cumulative GPA of 2.0.
2. Quantitative Standard--A student must demonstrate progress by earning academic credits at a rate that indicates graduation in a timely manner. This means a student must:
 - a. Completion rate--A student must complete at least 67% of all cumulative attempted credit hours in order to be eligible for federal financial aid.
 - b. Repeat Coursework--Courses repeated for any reason will be counted as attempted credit hours.
 - c. Transferred Courses: Courses transferred into Capital will be counted as attempted credit hours.
 - d. Law Forgiveness--Federal regulations do not recognize academic amnesty (law forgiveness). When determining completion rate, all attempted coursework will be reviewed. For this reason, students who receive law forgiveness may automatically be placed on financial aid restriction. Students must submit a written appeal to the Office of Financial Aid with documentation for their reason for not making progress as well as an academic plan, approved by the Assistant Dean of Student Affairs. Academic amnesty will be considered as a factor at the time of appeal.
3. Maximum Completion Time—The standard time frame to complete the JD program is 89 credit hours. JD students are eligible to receive federal financial aid for up to 134 credit hours (150% of the published length of the program).
4. Appeal Process for Special Circumstances-- Any student that does not meet the minimum requirements for SAP at the end of the academic year will be ineligible for federal financial aid. Students will receive an electronic notification detailing the appeal process for mitigating circumstances. A student has the right to appeal the loss of financial aid eligibility if mitigating circumstances occurred during the preceding payment period/semester.
 - a. Deadline--The appeal must be received by the Financial Aid Appeals Committee prior to the first day of the subsequent academic term.
 - b. Content of Appeal--The written appeal should explain any relevant extraordinary circumstances, address the reason(s) for failing to meet the minimum academic requirements, and offer some solution to the problems that affected prior academic performance. Supporting documentation, such as statements from academic advisers, professors, professional health care workers, etc., may also be requested.
 - c. Appeal Reviews--The appeal will be reviewed by a committee chaired by the Assistant Director of Financial Aid. All decisions made by the committee are final.
 - d. Notification of Outcome--Students will be notified of the outcome of their appeal via an email to their Capital email account.
 - e. Financial Aid Probation--A student that successfully appeals the loss of his/her financial aid termination will be placed on Financial Aid Probation for the following payment period/semester. The student will receive an electronic notification to his/her Capital email address regarding the Satisfactory Academic Progress standards that must be met by the following payment period/semester in order to retain financial aid eligibility. Should the student not meet the SAP standards at the conclusion of the financial aid probation period, he/she will become ineligible for federal financial aid until SAP standards are met.

JD students seeking a joint degree must meet the SAP standards for any other program pursued.

This information is subject to change without notice due to changes in federal and/or institutional rules and regulations.

5.4 Delinquency In The Payment Of Tuition And Fees

5.4.01 Defined

Registration must be completed and full payments of tuition and fees must be made on the billing due date, which is on the first day of classes. Students on a deferred payment plan approved by the University comply with this section if they make the initial payment by the billing due date and make all subsequent payments at the time prescribed by the University. Students making deferred tuition payments who are late paying an installment will be assessed any applicable late fees.

5.4.02 Delinquency

Students who fail to pay accounts when due are delinquent in their obligations to the University and are subject to involuntary administrative withdrawal from the Law School and/or will not be permitted to sit for exams.

A. Students so withdrawn will not be readmitted to classes until the semester after the withdrawal, and must be current with financial obligations at that time.

B. In no case will a student who is not fully current with financial obligations be permitted to be certified for an internship, register for a Bar examination, receive copies of transcripts, or complete requirements for a degree.

5.4.03 Library Matters

A student who is delinquent in returning books and paying fines to the law library will have his or her diploma withheld until the books have been returned to the library and any outstanding fines or charges have been paid.

5.5 Tuition Refund Schedule

5.5.01 Withdrawals

To withdraw from an individual course or to withdraw completely from the Law School, the student must complete and submit a Dean's Action to the Dean or Dean's delegate. No refund will be made without such official written notification.

5.5.02 Refund Schedule

For a student who officially withdraws from the Law School or from a Law School course or courses during a semester or term, the amount of tuition due the Law School is determined by the student's official withdrawal date as set by the Office of Records & Registration. This date of determination is based on the last date of attendance in the class or attendance in school in general. If the student has not attended class, it is based on the first day of the semester. The amount of the refund due is calculated based upon the withdrawal date as follows for Fall and Spring semesters:

Weeks 1 and 2	100%
Weeks 3 and 4	75%
Weeks 5 and 6	50%
Withdrawal after the 6 th week	0%

For Summer Session:

Week 1	100%
Week 2	75%
Week 3	50%
Week 4	0%

For Summer One-Week Intensive Courses:

Must drop before 2 nd class meeting	100%
After the 2 nd class meeting	0%

5.5.03 Overpayment

Any payments or credits that exceed the amount of charges and tuition due will be refunded by the University within 30 days of the student's official withdrawal date. Refunds must be requested from the Student Accounts Office. Refunds can be requested by submitting a Refund Request Form (available online at <https://www.capital.edu/student-accounts/>) to the Student Accounts Office. Otherwise, a credit is issued toward the next semester's fees.

5.5.04 Refunds Contingent on Permissive Withdraw Only

No tuition may be refunded for a withdrawal that is made without the permission of the Dean or Dean's delegate. Students who withdraw from one or more, but not all, courses receive refunds based on the percentage listed above for each course for which a withdrawal has been approved. Refunds can be requested by submitting a Refund Request Form (available online at <https://www.capital.edu/student-accounts/>) to the Student Accounts Office.

5.6 Financial Aid and Title IV Refund (R2T4) Policy

5.6.01 Defined

Financial aid can be defined as any financial assistance given or lent to a student in order to pay for their education. These funds typically are either institutional, private, or federal (Title IV) funds.

1. Institutional Funds—Institutional funds are any funds administered by Capital University Law School. These funds include merit scholarships, endowed scholarships, and tuition reimbursement matching.
2. Private Funds—Private funds are any funds administered by a non-federal outside entity. These funds include private scholarships, private loans, and payments made on the behalf of a student.
3. Federal Funds (Title IV funds)--Title IV funds are any federal student aid funds which are administered by the U.S. Department of Education. These funds include Federal Direct Unsubsidized Loans and Federal Direct Graduate PLUS Loans. Title IV funds do not include scholarships from the University or funds from other private organizations or lenders.

5.6.02 Institutional Aid Adjustments Due to Withdrawals

Institutional aid, including merit scholarships, endowed scholarships, and tuition reimbursement matching are intended to cover the cost of tuition only. The total amount of all institutional scholarships cannot exceed the cost of tuition. Upon withdrawal, the Financial Aid Office will review the student's scholarship eligibility and return any institutional scholarships received by the student at the same percentage rate as the tuition refunded. Tuition refund rates are outlined in Section 5.4.02 of this manual.

5.6.03 Private Aid Adjustments Due to Withdrawals

Private aid, including scholarships and loans, will be held to any standards set by the awarding entity. Upon withdrawal, the Financial Aid Office will review information sent by the awarding entity and will return any necessary funds to the awarding entity. If the student withdraws prior to the first day of

classes, private funds will be returned to the awarding entity. If the student withdraws after the first day of classes and the awarding entity does not specify any standards, these funds will be refunded to the student.

5.6.03 Federal (Title IV) Aid Adjustments Due to Withdrawals

Pursuant to federal regulations, the University must complete a Return to Title IV (R2T4) calculation, every time an enrolled student who is receiving Title IV funds withdraws from or is dismissed from the university. This calculation determines the amount of earned and unearned portions of Title IV aid based on the amount of days the student was enrolled. Any unearned funds must be returned to the Title IV programs. Federal financial aid that is to be returned as determined by the Return to Title IV Refund calculation is credited in the following order: Unsubsidized Direct Loan first, then Graduate PLUS loan. When funds are owed back to the US Department of Education, this process will be completed by the Financial Aid Office within 45 days of learning about a student's withdrawal.

5.6.05 Withdrawals Prior to First Day of Classes

Students who withdraw prior to the first day of classes will have all of their financial aid (University, Federal, and private) returned to the program administrators.

5.6.06 Withdrawals within First Six Weeks of the Semester

Students who withdraw during the first six weeks of the semester will have a portion of their financial aid returned to the appropriate agencies as determined by the R2T4 calculation. Capital aid is returned at the same percentage rate as the tuition is refunded. Federal financial aid including student loans and Department of Defense (DOD) Tuition Assistance Funds is earned on a per diem basis.

5.6.07 Withdrawals Before 60% Completion

For students who withdraw after the first six weeks of the semester but before 60% of the semester is over, no Capital aid is returned. Federal financial aid, including DOD Tuition Assistance Funds, will still be returned on a per diem basis.

5.6.08 Withdrawals After 60% Completion

For students who withdraw after completing 60% of the semester, no Capital or Federal financial aid is returned upon withdrawal. Students are liable to repay entire loan disbursement in spite of their noncompletion.

5.6.09 Title IV Post-Withdrawal Disbursements

If, prior to withdrawing, the student earned more federal financial aid than was disbursed (as determined by the federal Return of Title IV Refund Calculation, Capital will disburse these funds to the student's account within 14 days to cover any remaining charges or to be refunded to the student, as appropriate. If the disbursement is as a result of additional loan eligibility, the Financial Aid Office will first ask for the student's permission to process the additional loan.

5.6.10 Return of Title IV Calculation Timeframe

A Federal Return of Title IV Refund calculation will be done within 30 days of notification that the student has withdrawn. Official withdrawal is when a student provides notification of intent to stop attending the University. Unofficial withdrawal occurs when a student does not notify Capital University but stops attending their courses. As an attendance-taking institution, regardless of the type of withdrawal, the official withdrawal date will be determined by the last date of attendance as specified by the faculty and verified by the Student Affairs Office and communicated to all University departments involved.

Students must usually begin repaying back student loans within six months after the official withdrawal date. Should you have any questions about the financial aid adjustments, please contact the Financial Aid Office prior to withdrawing.

For questions concerning the Title IV refund calculation, please contact the Financial Aid Office at 614-236-6350.

If you have questions about the DOD Tuition Assistance refund calculation, please contact the Director of Student Accounts at 614-236-6631.

5.6.11 Balances Due to Financial Aid Refunds

While students may receive a full or partial refund of tuition (as determined by the refund schedule outlined in 5.5), it is possible that students may owe a balance to the University after unearned financial aid is returned to the program administrators. The University will deduct any post-withdrawal balance owed first from any credits (including tuition refunds) on the student's account prior to collecting from the student.

If you have any questions regarding this policy, please contact the Director of Student Accounts at 614-236-6631.