

TULANE LAW SCHOOL SUMMER 2025 SESSION
MASTERS OF JURISPRUDENCE STUDENTS**How to Obtain a Summer 2025 Session Educational Loan:**

- 1.) Federal Direct Loan – complete the Free Application for Federal Student Aid, (FAFSA, studentaid.gov) for 2024-2025 (if you haven't already) and for 2025-2026. This will help prepare your file not only for summer session, but also for next fall and spring.
- 2.) Complete the Summer Addendum and return to the Law School Financial Aid Office (on page 2 of this sheet). Email it to: finaid@law.tulane.edu ASAP or at the latest June 4th, 2025. Most students need the loan to cover their bill so turn it in ASAP.
- 3.) Summer Session Registration (educational loans are certified for registered students only)
- 4.) Keep an eye on Gibson Online for any other requirements that may be needed in order for federal loans to disburse. <https://gibson.tulane.edu/>

Federal Loans for Summer 2025 Sessions:

Federal loans may not disburse to your Tulane student account until the first day of classes for your summer program. Also, please be aware that the Tulane University Accounts Receivable Office may assess a finance charge if the session begins (and loan disbursements arrive) a month or more after tuition is billed (April 15, 2025 or the middle of the month after you register). When tuition is billed, the bill will be due the following month. Here is the billing schedule <https://studentaccounts.tulane.edu/important-dates> . To borrow a federal loan, you must be enrolled for at least five credit hours and complete/return the Summer 2025 Addendum to our office. Only students who are enrolled in a regular degree program at Tulane will be considered for federal loans through Tulane.

Students who have not yet borrowed the annual \$20,500 maximum federal limit for Federal Direct Unsubsidized Loans during 2024-2025, and who have completed a **2024-2025** FAFSA, may apply to borrow the Federal Direct Unsubsidized funds for summer sessions. It may not be enough to cover your costs, so the Federal Direct Graduate Plus Loan may be offered. Most students in the Masters of Jurisprudence program will have remaining unsubsidized loan eligibility for the summer session, but may also have to depend on the Graduate Plus Loan for additional expenses.

Please use this information to complete the Addendum (page 3). The Addendum is the application for summer loan(s) and should be sent to the Law School Financial Aid Office to start the process.

Tuition and Books

\$	6,500.00	Tuition-Five Credit Hours
\$	250.00	Book Allowance-Five Credit Hours
\$	6,750.00	Sub-total, Tuition and Books

Living Expenses

\$	4,110.00	Housing
\$	2,475.00	Meals
\$	405.00	Travel
\$	930.00	Miscellaneous
\$	108.00	Federal Loan Origination Fees
\$	8,028.00	Sub-total Living expenses

MJ Immersion Weekend (only available for those attending)

\$	350.00	Summer Immersion charge
\$	776.00	Housing and Meals-Immersion Weekend Only (not available for New Orleans residents)
\$	varies	Transportation to and from home locale-Tulane Law MJ Immersion Weekend Only
	Amount	Area Covered
	\$ 20	New Orleans, Louisiana area
	\$ 350	Louisiana Zip Codes greater than or equal to 70200, GA, MD, MA, MS, NJ, OH, PA, RI, TN, TX, WI
	\$ 400	AL, CO, NV, NC, OK, SC, VA
	\$ 450	AZ, AR, CA, CT, DE, FL, IN, MI, MN, NH, NY, OR, WA
	\$ 500	IL, KS, KY, MO, NE, NM, UT, VT, WV
	\$ 550	IA, ME, SD, WY
	\$ 700	ID, MT, ND, Puerto Rico, elsewhere
	\$ 750	AK
	\$1,050	HI
\$	_____	Travel amount based on location you're travelling from. Fill in the blank.
\$	25.00	Flight Insurance
\$	35.00	Miscellaneous-Tulane Law MJ Immersion Weekend Only
\$	_____	Sub-total Immersion Weekend, be sure to INCLUDE TRAVEL

Please note that if Federal Direct Unsubsidized Loan is not available for all funds needed, your summer federal loan may be, at least in part, the Federal Direct Graduate Plus Loan. This is a credit-based loan; **a credit check will be run.** The Graduate Plus Loan also has a higher interest rate and origination fee than the unsubsidized loan. Most students try to take only the unsubsidized loan to keep debt to a minimum. (Interest rate prior to July 1, 2025 8.083% Unsubsidized Loan, 9.083% Graduate Plus Loan. Federal Origination fees prior to Oct. 1, 2025, 1.057% Unsubsidized Loan, 4.228% Graduate Plus Loan).

(Students must be making Satisfactory Academic Progress in order to receive federal loans. For more information, please visit <https://financialaid.tulane.edu/resources/eligibility/sap>) v03/07/2025



SUMMER 2025 ADDENDUM FORM

For Tulane Masters of Jurisprudence Students Requesting Educational Loans
EMAIL THIS FORM to finaid@law.tulane.edu ASAP BUT NO LATER THAN June 4th, 2025

- 1.** Name: _____
- 2.** Tulane ID #: _____
- 3.** Summer phone and email: _____
- 4.** I expect to receive a (check one): Masters of Jurisprudence in (check one): May August December (year) _____.
- 5.** During fall-spring 2024-2025, I was a (check one):
1st year Masters of Jurisprudence student
2nd year Masters of Jurisprudence student
other (specify) _____
- 6.** During fall-spring 2025-2026, I will be a (check one):
1st year Masters of Jurisprudence student
2nd year Masters of Jurisprudence student
other (specify) _____

7. During the summer of 2025, I will be participating in the following Tulane Masters of Jurisprudence sessions and will require federal loans for the following: **(Please place a check mark to the right of any items you would like included in your summer loan amount and total all).**

\$	6,500.00	Tuition-Five Credit Hours	_____
\$	250.00	Book Allowance-Five Credit Hours	_____
\$	4,110.00	Housing	_____
\$	2,475.00	Meals	_____
\$	405.00	Travel	_____
\$	930.00	Miscellaneous	_____
\$	108.00	Federal Loan Origination Fees	_____
\$	350.00	Summer Immersion charge	_____
\$	776.00	Housing and Meals-Tulane Law Immersion Weekend Only	_____
\$	varies*	Transportation to/from Tulane Law MJ Immersion Weekend Only	_____ Your Personal Travel Amount_____
\$	35.00	Miscellaneous-Tulane Law MJ Immersion Weekend Only	_____
\$	25.00	Flight Insurance	_____
		TOTAL	_____

*Calculate your personal Transportation amount from the bottom of page 2. It varies since students come in from different parts of the country.

8. You must take **at least 5 credit hours** to be eligible to receive a federal loan. Please be aware that you are expected to **complete** this number of hours and Immersion (if notified of attendance); otherwise, your loan **might** be canceled or your loan amount **might** be billed back to you and returned to the lender leaving you with a balance due to Tulane and a hold may be put on your ability to register for classes.

9. I have elected to borrow a : **FEDERAL DIRECT UNSUBSIDIZED LOAN** **FEDERAL DIRECT GRADUATE PLUS LOAN**

10. Loan amount for which I would like to request: \$ _____ **Date** _____

11. For FEDERAL Loan Borrowers: Initial below to indicate that you understand that you may not have access to your federal loan until the end of the program, and may need access to resources until then (for example, a loan from a relative or friend or a credit card or a savings account).
Initials: _____ Date: _____

12. Federal loan fees come out of loans prior to disbursement. The fees are 4.228% for the Federal Direct Graduate Plus Loan and 1.057% for the Federal Direct Unsubsidized Loan. You can request that those be included in your summer Cost of Attendance in order to maximize the amount of funds you are eligible for. Would you like us to include the maximum amount possible?
Yes _____ No _____ Initials: _____ Date: _____

13. For All Borrowers: Initial below to indicate that you understand that your educational loan will be applied to your student account. It is your responsibility to ensure that your Tulane Accounts Receivable account is set up for an electronic refund to a valid bank account via direct deposit. <https://studentaccounts.tulane.edu/content/refund-disbursement> . It is also your responsibility to request your refund once your student loans have credited your account. If you have any questions, please contact our office.
Initials: _____ Date: _____

14. In addition to the loan above, I expect to have the following funds to help pay for my summer sessions **(FILL IN WITH ZERO IF ZERO IS THE CORRECT ANSWER, and if an answer is more than zero, describe the resource):** \$ _____.

15. Your signature indicates your understanding of the eligibility requirements for applying for and receiving financial aid during the summer. It also indicates that you have personally spoken with a representative from the Law Financial Aid Office and asked all questions you had about summer financial aid procedures and eligibility, and understand the answers, especially about possible loan disbursement delays and denials.

Signature: _____ Date: _____