How to Obtain a Summer 2023 Session Educational Loan:

1.) Loan application:
   a. Federal Direct loan – Unsubsidized or Graduate PLUS loan may be available.
   b. If you have used the full, annual, $20,500 Unsubsidized loan limit during the prior semester(s), it is recommended that you complete the 2023-2024 FAFSA (studentaid.gov) in order to tap into 2023-2024 Unsubsidized loan eligibility for use during the summer.
   c. If you have completed the 2022-2023 FAFSA, and if you are ONLY choosing a Graduate Plus Loan, submit a request for Graduate Plus at studentaid.gov. The interest rate and origination fees are typically higher on the Graduate PLUS loan than on the Unsubsidized loan.
   d. Private loan- apply online for an amount up to the cost of attendance for your program with a lender of your choice to obtain pre-approval. Typically only used if enrolled less than five credit hours.

2.) Summer Session Registration (educational loans are certified for registered students only)
3.) Summer Addendum Form (on page 3 of this document); required for all aid requests.

Federal Loans for Summer 2023 Sessions:
Federal loans cannot be disbursed weeks before classes actually begin (as with many private educational loans), but instead, may not be available to you until the first day of classes for your summer program. Therefore, it is vital to have some other source of funds available to pay for living expenses. Also, 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 (if registered prior to April 14, first bill will go out April 15; if registered after April 15, first bill will go out May 15). To borrow a federal loan, you must be enrolled in at least five hours. Only students who were enrolled in a regular degree program at Tulane during 2022-2023 or who are signed up to enroll in a regular degree program at Tulane during 2023-2024 will be considered for federal loans through Tulane.

Private Loans for Summer 2023 Sessions:
Private non-federal educational loans are used in most cases by students needing to borrow to help finance summer programs at Tulane Law School, and who do not have federal loan eligibility. The loans will disburse just before classes begin, but must be returned if the borrower does not attend. To borrow a private loan, you may need to take three credit hours. However, some lenders allow you to borrow a private loan for as little as one credit hour. It is important that you apply online and obtain pre-approval from the lender before turning in other summer paperwork because it is possible that a lender may deny a private loan (due to an adverse credit report for the borrower or a loan limit reached by the borrower), and you'll probably want to know that will not happen as soon as possible! Also, even though we will try to request disbursement well in advance of the start of summer sessions, it is possible that a loan disbursement may not arrive until after your summer session has started. Therefore, it is very important to have some other source of funds available to “tide you over” in case your loan disbursement is delayed.

Externships for Summer 2023
If you register for a Tulane Law School summer 2023 externship and also register for non-externship Tulane Law School summer 2023 classes, your total financial aid Cost of Attendance (COA) may need to be adjusted to be something other than simply the sum of the COA’s associated with each separate activity. Specifically, if any of the weeks including and between the start and end dates of your externship overlap with weeks associated with your non-externship classes’ COA, the externship/week COA ($572) will be included but only for weeks which do not overlap.*

*In some cases, an exception may be made for housing.
Note: Living expense computations are based on the class/externship/directed research dates for each individual student. Directed research is charged on a per-credit-hour basis.

### Cost of Attendance, Summer 2023 New Orleans (May 22nd - July 7th class schedule 7 weeks):

<table>
<thead>
<tr>
<th>Class Hours</th>
<th>1 hour</th>
<th>2 hours</th>
<th>3 hours</th>
<th>4 hours</th>
<th>5 hours</th>
<th>6 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition ($1,650/hour)</td>
<td>$1,650</td>
<td>$3,300</td>
<td>$4,950</td>
<td>$6,600</td>
<td>$8,250</td>
<td>$9,900</td>
</tr>
<tr>
<td>Book Allowance ($50/hour)</td>
<td>$50</td>
<td>$100</td>
<td>$150</td>
<td>$200</td>
<td>$250</td>
<td>$300</td>
</tr>
<tr>
<td>Housing/Meals ($1995/$1155)</td>
<td>$3,150</td>
<td>$3,150</td>
<td>$3,150</td>
<td>$3,150</td>
<td>$3,150</td>
<td>$3,150</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$364</td>
<td>$364</td>
<td>$364</td>
<td>$364</td>
<td>$364</td>
<td>$364</td>
</tr>
<tr>
<td>Transportation</td>
<td>$490</td>
<td>$490</td>
<td>$490</td>
<td>$490</td>
<td>$490</td>
<td>$490</td>
</tr>
<tr>
<td><strong>TOTAL COA</strong></td>
<td><strong>$5,704</strong></td>
<td><strong>$7,404</strong></td>
<td><strong>$9,104</strong></td>
<td><strong>$10,804</strong></td>
<td><strong>$12,504</strong></td>
<td><strong>$14,204</strong></td>
</tr>
</tbody>
</table>

### EXTERNALS

**Tuition is $1,650 flat rate**

<table>
<thead>
<tr>
<th>Externships</th>
<th>Allowance Per Week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$285</td>
</tr>
<tr>
<td>Meals</td>
<td>$165</td>
</tr>
<tr>
<td>Misc.</td>
<td>$52</td>
</tr>
<tr>
<td>Transportation</td>
<td>$70</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$572</strong></td>
</tr>
</tbody>
</table>

See 3rd page for Summer 2023 Addendum Form, complete and return it to our office.
SUMMER 2023 ADDENDUM FORM
For Tulane Law Students Requesting Educational Loans
TURN IN THIS FORM no later than June 9th

1. Name:
2. Tulane ID #:
3. Summer phone and email:
4. I expect to receive a (check one): __J.D. degree ___other degree (specify:________) in (check one): __May, __July, __January (year) ______.
5. During fall-school 2022-23, I was a (check one):
   __1st year law student
   __2d year law student
   __3rd year law student
   __other (specify)______________________
6. During fall-school 2023-24, I will be a (check one):
   __1st year law student
   __2d year law student
   __3rd year law student
   __other (specify)______________________
7. During the summer of 2023, I will be attending the following Tulane Law sessions (FILL IN NUMBER OF HOURS and dates to indicate attendance!):
   ___hrs New Orleans (class or Directed Research (circle one)) Dates: Start Date:_________End Date:_________
   ___hrs New Orleans (class or Directed Research (circle one)) Dates: Start Date:_________End Date:_________
   ___hrs Externship Dates: Start Date:_________End Date:_________
   Externship location:_____________________________________________________________________________________
   ___hrs Tulane Abroad: Name of Program/Abroad________________________ Registered for ______ credit hours
   Dates: Start Date:_________End Date:_________
8. _______ TOTAL number of hours for ALL summer sessions (You must take at least 5 credit hours for a federal loan. Please be aware that you are expected to complete this number of hours; otherwise, your loan might be cancelled or your loan amount might be billed back to you and returned to the lender.)
9. I have elected to borrow a (please check): ___FEDERAL DIRECT UNSUBSIDIZED LOAN ___FEDERAL DIRECT GRAD PLUS LOAN__PRIVATE/ALT. LOAN
    Lender Name: ____________________________ (for Private loans only) *Must include date of loan approval *
10. Loan amount for which I have applied, been approved, & accept: $_________ Approved on (date) __________
    If you are attending more than one nonconsecutive program in Europe, include one airfare and add $500 for transportation between programs.

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, so it is vital you have some other source of funds available to pay for living expenses and airfare (for example, a loan from a relative or friend or a credit card or a savings account).
    Initials: ___________ Date:__________________
12. For Private Loan Borrowers: Would you like the loan disbursed as soon as possible? __yes If no, when? (date) __________
    Initial below to indicate that you understand that private loans have a variable interest rate, and cannot be consolidated with federal student loans.
    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. 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): $________ some type of non-Tulane Law scholarship or grant.
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: ____________________