How to Obtain a Summer 2015 Session Educational Loan:

1.) Loan application:
   a. 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
   b. Federal Direct loan - ONLY if you choose a Graduate Plus Loan: Submit a request for Graduate Plus at www.studentloans.gov

2.) Summer Session Registration (educational loans are certified for registered students only)
3.) Summer Addendum Form (on the back of this sheet)

Private Loans for Summer 2015 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. The loans can sometimes be disbursed weeks 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 1 credit hour. It is important that you apply online and obtain pre-approval from the lender for your summer private loan 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.

Federal Loans for Summer 2015 Sessions:
Federal loans cannot be disbursed weeks before classes actually begin (as with most 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 and airfare. 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 (usually May 1st). To borrow a federal loan, you must be enrolled for at least five hours. Only students who were enrolled in a regular degree program at Tulane during 2014-15 or who are signed up to enroll in a regular degree program at Tulane during 2015-16 will be considered for federal loans through Tulane. Students who have not yet borrowed the annual $20,500 maximum federal limit for Federal Stafford Loans during 2014-15 may inquire about borrowing Stafford Loan funds for summer sessions. You may also choose to use your Stafford Loan eligibility for the 2015-16 year. Students who are interested in pursuing a leniently-credit-based Federal Graduate PLUS Loan that can later be consolidated with other federal loans should inquire about borrowing Graduate PLUS Loan funds for summer sessions.

Externships for Summer 2015
If you register for a Tulane Law School summer 2015 externship and also register for non-externship Tulane Law School summer 2015 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 days including and between the start and end dates of your externship overlap with days associated with your non-externship classes’ COA, externship per diem ($68.64) will be included but only for days which do not overlap.*

*In some cases, an exception may be made for housing.

<table>
<thead>
<tr>
<th>Class Hours</th>
<th>1 hour</th>
<th>2 hour</th>
<th>3 hour</th>
<th>4 hour</th>
<th>5 hour</th>
<th>6 hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition ($1045/hour)</td>
<td>$1,045</td>
<td>$2,090</td>
<td>$3,135</td>
<td>$4,180</td>
<td>$5,225</td>
<td>$6,270</td>
</tr>
<tr>
<td>Book Allowance ($75/hour)</td>
<td>$75</td>
<td>$150</td>
<td>$225</td>
<td>$300</td>
<td>$375</td>
<td>$450</td>
</tr>
<tr>
<td>Room/Board ($1570/$913)</td>
<td>$2,483</td>
<td>$2,483</td>
<td>$2,483</td>
<td>$2,483</td>
<td>$2,483</td>
<td>$2,483</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$287</td>
<td>$287</td>
<td>$287</td>
<td>$287</td>
<td>$287</td>
<td>$287</td>
</tr>
<tr>
<td>Transportation</td>
<td>$388</td>
<td>$388</td>
<td>$388</td>
<td>$388</td>
<td>$388</td>
<td>$388</td>
</tr>
<tr>
<td>TOTAL COA</td>
<td>$4,278</td>
<td>$5,398</td>
<td>$6,518</td>
<td>$7,638</td>
<td>$8,758</td>
<td>$9,878</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Externships</th>
<th>Allowance Per Day</th>
<th>Housing</th>
<th>$34.14</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Food/Board</td>
<td>$19.84</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Misc.</td>
<td>$6.23</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Transportation</td>
<td>$8.43</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>$68.64</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
TULANE UNIVERSITY
TULANE LAW SCHOOL
Office of Financial Aid

SUMMER 2015 ADDENDUM FORM
For Tulane Law Students Requesting Educational Loans
TURN IN THIS FORM by June 15th

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-spring 2014-15, I was a (check one):
   ___1st year law student
   ___2d year law student
   ___3rd year law student
   ___other (specify)________________

6. During fall-spring 2015-16, 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 2015, I will be attending the following Tulane Law sessions (FILL IN NUMBER OF HOURS to indicate attendance):
   _____hrs New Orleans
   _____hrs Externship Start Date:__________ End Date:__________
   Externship location:________________________________________
   _____hrs Paris, France
   _____hrs Berlin, Germany
   _____hrs Siena, Italy
   _____hrs Rhodos I, Greece
   _____hrs Cambodia
   _____hrs Beijing, China
   _____hrs Shanghai, China

OR Another School's Program: Name of Program__________________________
Dates from __________ to __________ Fax Number of School's Financial Aid Office__________________________

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 canceled or your loan amount might be billed back to you and returned to the lender.)

11. I have elected to borrow a (check one): ___PRIVATE/ALT. LOAN ___FEDERAL STAFFORD LOAN ___FEDERAL GRAD PLUS LOAN

   *Must include date of loan approval *

12. Loan amount for which I have applied, been approved, & accept: $_________ Approved on (date) __________

13. For FEDERAL Loan 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. For Private Loan Borrowers: Would you like the loan disbursed as soon as possible? ___yes If no, when? (date)____________

15. For All Borrowers: Initial below to indicate that you understand that your federal loan will be applied to your student account. It is your responsibility to ensure that your educational loan will be applied to your student account. It is 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:__________________

16. 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

17. 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:__________________

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fax 504.865.6710 or 504.862.8564  finaid@law.tulane.edu  www.law.tulane.edu