THE CATHOLIC UNIVERSITY OF AMERICA
Columbus School of Law
Summer, 2016
ROME, ITALY AND CRACOW, POLAND

1. WHAT FINANCIAL AID IS AVAILABLE? Federal student loans and private loans are available. CUA does not provide scholarship funds for the summer session. See the next page for details about federal student loans.

Estimate Your Cost of Attendance

Rome, Italy
Program dates: May 21, 2016 – June 11, 2016

A. Tuition and Fees
   - Tuition $4,000 ($1,000/credit hour)
   - Program Fee $475
   - New Student Fee (non-CUA students) $200
   - Application Fee $100

B. Living Expenses
   - Accommodations $_____ (est: $1,182-$1,1313)
   - Airfare $_____ (est: $1,000-$1,350)
   - Books $_____ (est: $200-$300)
   - Meals & Misc. $_____ (est: $840-$1,260)

C. Total Cost (A + B = C) $___________

* Estimated Program Cost is $7,997-$8,998. Visit www.law.cua.edu/summerabroad for more information.

Cracow, Poland
Program dates: June 11, 2016 - July 13, 2016

A. Tuition and Fees
   - Tuition $_____ ($1,000/credit hour; may enroll in 3 to 6 credits)
   - Program Fee $475
   - New Student Fee (non-CUA students) $200
   - Application Fee $100

B. Living Expenses
   - Accommodations $_____ (est: $575-$1,150)
   - Airfare $_____ (est: $1,100-$1,350)
   - Books $_____ (est: $150-$350)
   - Meals & Misc. $_____ (est: $1,200-$1,600)

C. Total Cost (A + B = C) $___________

* Estimated Program Cost is $6,600 - $9,600. Visit www.law.cua.edu/summerabroad for more information.

Revised 12/9/2015
2. HOW DO I REQUEST FINANCIAL AID?
   ♦ Complete a Summer Financial Aid Request form between March 1 and April 15th (available online)
   ♦ After the financial aid office creates your summer loan record, you will accept Summer loans via Cardinal Station
   ♦ Enroll in CardinalPAY’s Direct Deposit Option (if not already enrolled)
     Complete the 2015-2016 FAFSA by April 10th (most students will have already completed this prior to the start of the fall semester. No additional FAFSA is needed).

Forms and links are listed on the financial aid website [http://law.edu/finaid/](http://law.edu/finaid/) under FORMS as well as in the office.

3. WHAT IS CARDINALPAY AND WHY SHOULD I SIGN UP? Students are strongly encouraged to enroll in CardinalPAY’s Direct Deposit Option due to the likelihood of departing before refunds are disbursed. CardinalPAY electronically deposits refunds to bank accounts after Federal Direct Loan funds have been disbursed. NOTE: Students should be prepared to pay all initial costs and have cash on hand for out of pocket expenses until refunds are processed. To enroll, visit [http://enrollmentservices.cua.edu/Student-Financial-Information/CardinalPAY.cfm](http://enrollmentservices.cua.edu/Student-Financial-Information/CardinalPAY.cfm). For more information about CardinalPAY, contact the office of Enrollment Services (202-319-5036) or visit their website [http://enrollmentservices.cua.edu/](http://enrollmentservices.cua.edu/).

4. HOW MUCH MAY I BORROW THROUGH THE DIRECT UNSUBSIDIZED LOAN PROGRAM? You are allowed to borrow $20,500 through the Federal Direct Stafford Loan program for the academic year. Summer 2016 is considered the final enrollment term of the 2015-2016 academic year. You may request any funds not used for fall and spring to cover the summer program. If you do not have any remaining eligibility, then you may borrow the rest (up to the COA) using either a Federal Direct Graduate PLUS Loan or a Private Commercial loan.

   Direct Unsubsidized Loan Requirements and Restrictions:
   1. The 2015-2016 FAFSA must be completed by April 10, 2016 (most students will have already completed this prior to the start of the fall semester. No additional FAFSA is needed).
   2. Enrollment must be for a minimum of three credit hours.

If the above deadlines cannot be met, please contact the Financial Aid office to discuss other options.

5. HOW MUCH MAY I BORROW IN TOTAL? A student can borrow Federal Direct Stafford, Federal Direct Graduate PLUS, and/or a Private Commercial loans for the summer period up to the Cost of Attendance. The COA budget may be adjusted to include school related activities and fees.

6. WHEN MAY I EXPECT MY REFUND? Loan funds are sent from Direct Lending to CUA electronically. The funds are then disbursed to your Cardinal Student account and are applied to program tuition and fees. Excess funds (for living expenses) are then disbursed to your bank account via direct deposit. The process takes roughly 1-2 weeks. **NOTE:** Federal Direct Loans may not be electronically disbursed sooner than 10 days prior to the start of the enrollment period. You may not receive a refund prior to departure if you plan on leaving early to travel before the program begins.

7. WHAT SHOULD I DO ABOUT 2016-2017 FINANCIAL AID? Before departing for Rome, complete a 2016-2017 FAFSA. You can check on the status of your financial aid throughout the summer on Cardinal Station or by contacting our office.

Contact our office at 202-319-5143 or fin-aid@law.edu with questions concerning financial aid. All other inquiries should be directed to the Office of Institutes & Special Programs, Constantia Dedoulis at 202-319-6081 or Dedoulis@law.edu.