



THE CATHOLIC UNIVERSITY OF AMERICA
Columbus School of Law
Summer, 2012
CRACOW, POLAND PROGRAM

1. WHAT FINANCIAL AID IS AVAILABLE? Federal Student Loans are available to meet the Cost of Attendance (cost of tuition per credit hour plus estimated living expenses). You may do this through Federal Direct Stafford loans, Federal Direct Graduate PLUS loans, private commercial loans, or a combination thereof.

Program dates: June 17, 2012 - July 28, 2012

Estimate Your Cost of Attendance

A. Tuition and Fees	\$ _____
-Tuition \$ _____ (\$700/credit hour)	
-Program Fee \$450	
-New Student Fee \$45 (non-CUA students)	
B. Living Expenses	\$ _____
- Accommodations \$ _____ (est: \$900)	
- Airfare \$ _____ (est: \$2,000)	
- Books \$ _____ (est: \$350)	
- Meals & Misc. \$ _____ (est: \$1,200)	
C. Total Cost (A + B = C)	\$ _____

* Estimated Program Cost is \$6,120 - \$10,165. Visit <http://law.cua.edu/clinics/cracow/> for more information.

2. HOW DO I REQUEST FINANCIAL AID?

- ◆ Complete the Summer Financial Aid Request form by April 15th
- ◆ Accept Summer loans via Cardinal Station
- ◆ Enroll in CardinalPAY's Direct Deposit Option (if not already enrolled)
- ◆ Complete the 2011-2012 FAFSA by April 10th

Forms and links are listed on our website <http://law.cua.edu/finaid/> under FORMS as well as in our office.

3. WHAT IS CARDINALPAY AND WHY SHOULD I SIGN UP? Students are required 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>. For more information about CardinalPAY, contact the office of Enrollment Services (202-319-5036) or visit their website <http://enrollmentservices.cua.edu/>.

4. HOW MUCH CAN I BORROW IN A DIRECT STAFFORD LOAN? You are allowed to borrow \$20,500 through the Federal Direct Stafford Loan program for the academic year. Summer 2012 is considered the final semester of the 2011-2012 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 Stafford Loan Requirements and Restrictions:

1. The 2011-2012 FAFSA must be completed by April 10, 2012 and a valid, verified (if necessary) Student Aid Report must be in the Financial Aid Office by May 15, 2012.
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 CAN I BORROW 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 additional school related activities and fees. The COA Budget is determined by the Office of Institutes & Special Programs and The Jagiellonian University in Cracow, Poland.

6. WHEN CAN 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 2012-2013 FINANCIAL AID? Before departing for Cracow, complete a 2012-2013 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 Coordinator Margaret Pooley at 202-319-6205 or poland@law.edu.