

**WHITTIER LAW SCHOOL
REGISTRATION
BULLETIN**



**SUMMER 2011
FALL 2011
SPRING INTERSESSION 2012
SPRING 2012**

What's New for 2011-12

Classes

We are pleased to introduce a number of new courses into our curriculum. Check the course descriptions at our website <http://www.law.whittier.edu/index/build/degrees-requirements/course-catalog?view=A> and consider enrolling in:

Business Transactions: The Art of the Deal (2 units, Professor Flegelman, Fall 2011)

Water Law and Policy Seminar (2 units, Professor Reich, Spring 2012)

Criminal Street Gangs and the Law (2 units, Judge Jonathan Fish, Spring 2012)

Faculty

Please welcome the newest members of our faculty:

Judge Jonathan Fish, a judge on the Orange County Superior Court and former Deputy District Attorney will offer a new course on gang law, Criminal Street Gangs and the Law (Spring 2012).

Harold Flegelman is a partner and co-chair of the corporate media and entertainment practice group at the prestigious Los Angeles firm of Loeb & Loeb. He will give insight into the acquisition of a music library from the business law perspective. Business Transaction: The Art of the Deal will be offered in the Fall 2011.

Judge Thomas Goethals, a jurist sitting on the Orange County Superior Court, will bring his significant teaching experience to our classroom, teaching Civil Trial Advocacy in the Fall 2011.

Jonathan Ibasco, Class of 2006, is a patent attorney with Canon USA Inc. in Irvine. He will teach Patent Prosecution during our Spring 2012 Intersession.

Manoj Mate will join us as our newest member of the tenure-track faculty. An expert in Indian and Comparative and International Law, Professor Mate will teach Criminal Law and International Law (Spring 2012).

Kyhm Penfil was a partner at the Newport Beach office of Irell & Manella before becoming campus counsel at UCI. She brings her considerable knowledge in the intellectual property field to us this Summer and Fall, where she will be teaching Copyright Law (Summer 2011) and Advanced Copyright Seminar (Fall 2011).

Keith Rodenhuis, Class of 2006, the former Deputy Treasurer of Orange County will join our faculty to teach Law Practice Management in the Fall 2011.

Gloria Sefton, Class of 2008, is Vice President, Legal Affairs of AcuFocus, brings experience as a scientist and attorney to her course, Biotechnology and Intellectual Property Law, offered in the Spring 2012.

INTERSESSION 2012

We are pleased to continue to offer a package of course offerings for the Spring Intersession Semester. The Intersession is a separate semester held the week just prior to the beginning of the regular Spring semester. For Intersession 2012, classes will meet **January 2-6, 2012**, with the final exam scheduled for Friday, January 13, 2012. Typically, the exam in each class is scheduled for the same time slot as class is held, but please check the Intersession schedule to verify the exact timing of the final.

All Intersession classes are offered for one-unit. Each class meets daily, Monday through Friday, for a three-hour block. The classes are designed to focus on practical lawyering skills such as trial practice, negotiation, oral advocacy, and drafting. Classes are limited to 15 upper division students plus 5 first year students who may enroll in the Fall 2011. All Intersession classes for 2012 will be offered on a **Pass/Fail basis**.

We encourage students to sign up for **no more than one** Intersession class, due to the intense 15-hour class schedule during the week.

Tuition Policy

Tuition for the Spring Intersession is charged on a per-unit basis. For the exact cost of a one-unit course, please see the Business Office. Information about financial aid for the intersession is listed in the Financial Aid Matters section of this Bulletin. Tuition for the Spring Intersession will be due in full on **Friday, December 16, 2011**. No tuition refunds will be provided after January 2, 2012, the first day of the Spring Intersession semester.

Tuition for the Spring Intersession that is not paid as of the due date of Friday, December 16, 2011 will be carried over as part of the Spring Semester balance. Students on financial aid with a carry-over tuition balance in the Spring Semester should consult with the Financial Aid Office for assistance. Should a student wish to request supplemental financial aid in order to satisfy the carry-over balance from the Spring Intersession, a financial aid supplemental form is required for this appeal process.

Please check the Online Schedule of Classes for the most up-to-date version of the Intersession schedule.

ADD/DROP/WITHDRAW Deadlines

The last day to ADD an Intersession class is January 2, 2012.

The last day to DROP a class (with no record of enrollment) is also January 2, 2012.

The last day to WITHDRAW from an Intersession class (with record of enrollment) is January 3, 2012.

If you are enrolled in an Intersession course on January 4, 2012, you will receive a grade.

REGISTRATION PROCEDURES

GENERAL REGISTRATION INFORMATION:

For this registration period, you will be registering for Summer/Fall 2011 and Intersession/Spring 2012.

OFFICE HOURS FOR THE STUDENT SERVICES SUITE

Fall, Intersession and Spring terms:

- Monday/Wednesday 9:00 a.m. to 6:00 p.m.
- Tuesday/Thursday 9:00 a.m. to 6:30 p.m.
- Friday from 9:00 a.m. to 5:00 p.m.

Summer

- Monday through Thursday from 9:00 a.m. to 6:00 p.m. and Friday from 9:00 a.m. to 5:00 p.m. Hours will be extended from 9:00 a.m. – 6:30 p.m. for the first two days of classes **ONLY**.

ONLINE REGISTRATION

Registration will take place online through my.whittier.edu. Please look for the web registration tutorial. [http://www.law.whittier.edu/cstudents/Registrar/registrar-Especially for students. html](http://www.law.whittier.edu/cstudents/Registrar/registrar-Especially%20for%20students.html)

MANDATORY IN-PERSON REGISTRATION:

Independent study, Seminar, Limited Enrollment Courses, Instructor permission courses, Internship/Externship, and courses that you do not meet pre-requisites and any class that you need special permission to add; must be added on a registration form and in person at the Office of the Registrar.

Registration Dates and Priority:

Registration will take place April 12-15, 2011. Registration appointment times are as follows:

Reg Group	Current Population	Begin Date	Begin Time
Group 1	4L PTD, PTE, & 3L FTD (only those who are returning next academic year)	Tuesday April 12	8:00 a.m.
Group 2	3L PTE, PTE	Tuesday, April 12	5:00 p.m.
Group 3	2L PTD, PTE	Wednesday, April 13	8:00 a.m.
Group 4	2L FTD	Wednesday, April 13	5:00 p.m.
Group 5	1L PTE, PTE	Thursday, April 14	8:00 a.m.
Group 6	1L FTD	Thursday, April 14	5:00 p.m.
Group 7	LM, VISITORS, AUDITORS	Friday, April 15	8:00 a.m.

You can register at your begin time and anytime after. Your window does not close when the next population window opens; there will just be a bigger population of people contesting for classes. To get in the classes of your choice please try to register in your priority window.

PART-TIME STUDENT PRIORITY: To assure that part time evening students get the first shot at evening courses, evening students have a 9 hour priority window before day students (*other than for terms where FT and PT students are graduating in the same term*).

For EVENING students it is imperative that you register during your registration window to assure that you get your preferred evening courses.

LATE REGISTRATION:

A late registration fee of \$30.00 will be assessed to your account if you do not register by Monday, April 18, 2011.

PETITIONS:

If you need to submit petitions regarding registration, i.e., overloads, change of status, etc., please submit them to the Assistant Dean of Student Services prior to registration.

ACADEMIC COUNSELING:

Students may make appointments to see the Office of the Assistant Dean of Student Services (Ext. 278) to discuss courses and schedules for the upcoming year. Please review all materials in the registration packet prior to your meeting. In addition, having a tentative schedule to discuss is strongly advised.

REGISTRATION POLICIES

ADD/DROP DEADLINES AND FEES:

Prior to and including the first two weeks of a semester or the first week of a summer session, a student may add or drop a course at his or her option at no charge. After the second week of a semester or the first week of a summer session and before the last three weeks of the semester or the last two weeks of a summer session, a student may add or drop a course only by a petition granted by the Assistant Dean of Student Advising & Career Counseling for good cause, for a fee of \$20.00 per add/drop form. Please refer to Academic Calendar or the Academic Calendar Grid to see the ADD/DROP dates.

DAY STUDENT ENROLLMENT IN EVENING CLASSES

Day students may register for two evening elective class without permission subject to space availability. If you wish to register for more than two evening classes must submit a petition to the Assistant Dean for Enrollment Services.

INDEPENDENT STUDY: (1, 2, or 3 units)

All supervising professors for Independent Studies must be full-time faculty members of Whittier Law School.

Independent Study is subject to prior approval of the professor and of the Associate Dean for Academic Affairs before the date of registration. Students who wish to enroll in an Independent Study must obtain an Independent Study Petition Form from the Student Services Suite. The completed petition must include a brief description of the topic, the number of units requested, and a schedule of deadlines to complete the paper, and the signature of the supervising professor indicating approval. The topic of the paper and the page length are mutually agreed upon between the student and the professor prior to the beginning of the semester. Traditionally, some professors require a minimum of a 15-30 page paper for one unit of credit, a 30-45 page paper for two units of credit and a 45-60 page paper for three units of credit. These are merely guidelines for students and are subject to the imposition of a professor's own academic requirements. Many faculty members require substantially more work than these minimum numbers suggest. The petition must then be signed by the Associate Dean for Academic Affairs. Students must present the signed petition at Registration. Students may earn no more than (3) units for independent study in any one semester.

PRE-REQUISITES

All courses requiring a Pre-requisite are designated on the course. When searching for courses online, please look for the supplemental information state what prerequisites are required. Pre-requisites will be strictly enforced.

SEMINAR/LIMITED ENROLLMENT CLASSES

Any elective course may be closed due to enrollment which exceeds the number of seats available in a given classroom. Seminar and limited enrollment classes are initially handled by lottery. Once the lottery is complete, students who made the lottery will be officially registered for the approved class(es). All other students will be placed on a wait-list. The wait-list will be forwarded to the instructor. When seats become available, the instructor can sign an add/drop form to allow the student to be added to the section. It is the student's responsibility to check online to see when seats become available, and to contact the instructor to get approval to be added to the class by signing your add/drop form. Seminar and limited enrollment classes must be added in person.

Once registered, failure to attend the first meeting of a seminar or limited enrollment class, may result in being administratively withdrawn from the class.

STUDENT GROUP COURSES:

- **LAW 561 - Moot Court Board: (1 or 2 units)** - Students earning a unit for Moot Court during any semester must add it to their registration card during registration or during the add/drop period. Only students who have obtained membership by the first day of the semester are eligible for unit credit during that semester. Students participating in an external competition may register for an additional unit.
- **LAW 567 - Trial Advocacy Honors Board: (1 or 2 units)** - Students earning a unit for Trial Advocacy Honors Board during any semester must add it to their registration card during registration or during the add/drop period. Only students who have obtained membership by the first day of the semester are eligible for unit credit during that semester. Students participating in an external competition may register for an additional unit.
- **LAW 560 - Law Review: (1 or 2 units)** - Students earning credit for Law Review participation during any semester must register for such credit during registration or during the add/drop period. Only students who have obtained membership by the first day of the semester are eligible for unit credit during that semester. There will be no fee for this change if students have been invited to join the Law Review.
- **LAW 558 - Journal Of Child And Family Advocacy: (1 or 2 units)** - Students earning credit for Journal of Child and Family Advocacy participation during any semester must register for such credit during registration or during the add/drop period. Only students who have obtained membership by the first day of the semester are eligible for unit credit during that semester. There will be no fee for this change if students have been invited to join the Journal.

TEACHING ASSISTANTS AND RESEARCH ASSISTANTS:

A student may be a Teaching Assistant for no more than two courses in the same semester, whether the work is done for monetary compensation or for academic credit. For purposes of this rule, the term “Course” includes the Academic Success Program. If a student is a Teaching Assistant for two courses in the same semester, the student must inform each teacher of this fact.

Students may earn academic credit as research assistants (R.A.) for Whittier Law School full time faculty members. The predominant function of R.A.’s who receive credit is scholarly research. Prior to registering as an R.A., students must obtain written approval from the professor on a petition form and submit it to the Associate Dean for Academic Affairs. Students may earn only one unit of credit per semester as an R.A. and may not R.A. for more than one course per semester.

A student who enrolls for credit as a Teaching Assistant or Research Assistant is required to work a minimum of sixty (60) hours to receive one unit of credit. An instructor may require a student Teaching Assistant or Research Assistant to work more than 60 hours to receive this credit; however, an instructor may not require a student to work more than seventy (70) hours per unit credit without the permission of the Dean or the Dean’s designate. Teaching Assistants or Research Assistants enrolled for credit will not be granted compensation for hours worked in excess of the minimum required to receive credit. A student who is a Teaching Assistant for two courses in the same semester must work a minimum of 60 hours for each unit of credit. A student may not engage in “double billing” by counting the same hour of work toward two courses, whether the student is receiving credit or compensation.

UNIT LIMITATIONS

Summer Unit Limitations:

Students may not take more than six units of credit during the on-campus summer session. However, this limit does not include the one unit intensive intersession courses when offered.

Semester Unit Limitations:

Full-time day students may register for 16 units by initialing the appropriate box on the registration form or the add/drop form. Students must pay for the 16th unit in addition to full tuition. A student who wishes to take 17 units in a single semester must have a cumulative grade point average of at least 3.0 and must state a persuasive reason for the need to take an overload in a petition to the Academic Standards Committee. Under no circumstances may a student take more than 17 units in a single semester. Full-time students wishing to register for fewer than 12 units must petition the Associate Dean of Student Services to change to part-time status.

Students in the Flexible Day or Evening program may register for 11 units by initialing the appropriate box on the registration form or add/drop form. Part-time students wishing to take more than 11 units or fewer than 8 units must petition the Associate Dean of Student Services.

Other Unit Limitations:

1. At least 68 of the units earned toward graduation must have been earned in graded courses. For purposes of this rule, a course is “graded” if the student receives an alphanumeric grade for the course at the school at which the course is taken.

2. A maximum total of 6 units for externship (8 units for an approved full time judicial externship) plus one unit for Lawyering Skills will count toward graduation.
3. A maximum total of 3 units for Street Law (2 initial units plus a maximum of 1 additional unit) will count toward graduation.
4. A maximum total of 3 units for the Clinic Program plus one unit for Lawyering Skills will count toward graduation.
5. A maximum of 6 units from programs taken at other law schools after matriculation at Whittier Law School will count toward graduation.
6. A maximum total of 12 units earned through a faculty approved student exchange program with a foreign law school will be counted toward graduation requirements.
7. A maximum of 8 units from summer abroad programs in a single summer will be counted toward graduation. These units may be earned in a combination of two or more Whittier Law School summer abroad programs, or in a combination of Whittier Law School's and other law schools' summer abroad programs, as long as the total units from other law schools' summer abroad programs do not exceed 6.
8. A cumulative total of 12 units from summer abroad programs will be counted toward graduation requirements. These units may be earned in a combination of Whittier Law School summer abroad programs, or in a combination of Whittier Law School's and other law schools' summer abroad programs, so long as the total units from other law schools' summer abroad programs do not exceed 6.

ACADEMIC INFORMATION

ACADEMIC CALENDARS

2010-2011 Academic Calendars can be found on the Registrar Web page at the following link:
http://www.law.whittier.edu/cstudents/Registrar/registrar-Academic_Calendars.html

CANDIDATES FOR GRADUATION

Fall 2011, Spring 2012, and Summer 2012 candidates for graduation must complete an Application for graduation in the Office of the Registrar. Failure to complete this form may preclude graduation on schedule.

DEGREE INFORMATION

All degree requirements for the JD, LL.M and all Certificates, Concentrations, and Centers are outlined on the Whittier Law School Web page, at the following link:
http://www.law.whittier.edu/cstudents/Registrar/registrar-Degree_Requirements.html

DEGREE AUIITS (DegreeWorks)

You can track your progress towards degree completion online with DegreeWorks. You can access DegreeWorks from the My Info tab in my.whittier.edu.

CHANGE IN ENROLLMENT STATUS

To change statuses (PTD, PTE, FTD) you must petition to the Assistant Dean of Student Advising and Career Services. Please check the Business Office Matters and Financial Aid Matters sections to see how changing statuses will affect your financial obligations.

EXAMINATION SCHEDULE

Students may not petition to reschedule examinations due to a schedule of two exams on one day. In the unlikely event that a student's proposed schedule would involve three examinations within 24 hours, rescheduling may be requested through a petition to the Associate Dean for Academic Affairs. All such petitions should be submitted before Registration so that a student may consider a revised selection of classes if a rescheduling request is not granted.

EXAMINATION NUMBERS

Students will receive two examination numbers per semester: a midterm number and a final examination number. Exam numbers are available by viewing your academic transcript through my.whittier.edu. A tutorial on viewing exam numbers can be found at the following link:

http://www.law.whittier.edu/cstudents/Registrar/Training_videos/registrar_how_to_view_a_transcript/registrar_how_to_view_a_transcript.htm

FERPA

The Whittier Law School Student Education Records Policy is available in the Office of the Registrar. This policy sets forth the rights of students regarding access to their education records under the Family Educational Rights and Privacy Act of 1974 (F.E.R.P.A.). Included in this policy is Whittier Law School's policy regarding release of information contained in the student's education record to third parties including the categories of information designated as directory information. Students wishing to prevent disclosure of directory information may do so by completing a form available in the Office of the Registrar.

GRADES

Grades will not be mailed to you. Final grades are available via my.whittier.edu.

Lawyering Process Courses

The following courses are designated by the Faculty as Lawyering process Courses and are not subject to the requirement that at least 50% of the course grade be determined by a sequestered final exam:

Appellate Advocacy
Alternative Dispute Resolution
Arbitration
Business Transactions
Child Custody Law
Civil Trial Advocacy
Clinical Programs
Criminal Trial Advocacy
Criminal Motions Practice
Externship Program
Intellectual Property Litigation
International Business Negotiations
Interviewing, Counseling & Negotiation
Juvenile Trial Advocacy
Law Practice Management
Lawyering Skills
Legal Policy Clinic
Legal Skills I and II
Mediation
Patent Drafting
Patent Prosecution
Pretrial Litigation
Professional Skills I
Street Law
Writ and Appellate Practice

Note: Any Lawyering Process class may be taught as a regular course or a seminar if so designated by agreement of the instructor and the administration.

OTHER WHITTIER LAW SCHOOL POLICIES

All Whittier Law School policies are available on the Whittier Law School website at www.law.whittier.edu. A revised policy manual containing changes to the Rules and Regulations and other school policies will be posted on the Law School website at the beginning of each Fall semester.

VISITING OFF CAMPUS – UNITS AT OTHER LAW SCHOOLS

All students who wish to attend classes at another law school are required to petition using the “Visiting Off-Campus form”. Please submit the form to the Assistant Dean of Student Services.

A maximum of six units for courses taken at other law schools after matriculation at Whittier will be counted toward graduation requirements. Credit will be granted only for work which receives a passing alpha-numeric grade on the scale of the school where the course is being taken. A student may not receive credit for a course at another law school that is substantially similar to a course the student has taken at Whittier Law School, nor may a student receive credit for a course at Whittier Law School that is substantially similar to a course the student has taken at another law school. Required courses and California Bar courses may not be taken at another law school after matriculation at Whittier Law School. Whether a course taken at another law school may be used to satisfy the requirements of Whittier Law School certificate program is within the discretion of the Director of the certificate program.

WITHDRAWAL OR LEAVE OF ABSENCE

A student withdrawing or taking a leave of absence from Whittier Law School must file a Student Petition form with the Assistant Dean of Student Advising & Career Counseling. It is recommended that students make an appointment to speak with the Assistant Dean of Student Advising & Career Counseling before making a final decision to withdraw from school.

When a student withdraws or takes a leave of absence, the withdrawal date is either the date:

1. The student files the Student Petition form requesting withdrawal or leave of absence.
2. The student officially notifies the Assistant Dean of Student Affairs in writing of his/her intent to withdraw.
3. Whittier law School believes most accurately reflects the last date of an academic activity.

All financial aid awards will be adjusted, returned, or cancelled when the FAO learns of a student's intent to withdraw or take a leave of absence from Whittier Law School.

EXTERNSHIP PROGRAM

ELIGIBILITY CRITERIA:

1. Student Status – Students who have completed one academic year of study and no less than nineteen (19) units of credit, and who are in good academic standing, are eligible to enroll in an externship. An externship must be approved by the Externship Director. Students should obtain the appropriate Externship Application Form from the Office of the Registrar and submit it to the Externship Director for approval before attempting registration.

2. Externship Placements – Students may seek externship placements with non-profit legal service agencies, governmental agencies, judicial chambers, and private law firms or businesses. All placements must be supervised by a lawyer or member of the bench, and must engage students in substantive legal work. Students should consult the Externship Program Policies and Procedures Handbook for detailed requirements.

Related Course Requirement:

Students must enroll in the one (1) unit Lawyering Skills course concurrently with their first externship placement. This course provides students with the opportunity to discuss a number of practice-related subjects including applied ethics, issues of bias in the justice system, workplace skills, and client service issues. The class is graded on a credit/no credit basis.

Externship Programs:

1. Initial Semester Externship – As noted above, students enrolling in their first externship experience must also enroll in the Lawyering Skills course.

A maximum of six (6) units of externship credit, in addition to the one (1) unit for the Lawyering Skills course, may be applied toward graduation. Students are required to spend sixty (60) hours at the externship placement for each unit of externship credit earned.

2. Advanced Externship – Students who have not used all six (6) of their available externship units during their Initial Semester Externship may choose to enroll in additional externship experiences until reaching the six (6) unit maximum. Students need not repeat the Lawyering Skills course.

3. Full-time Judicial Externship – Students with a cumulative grade point average of 85 or higher may apply for a one semester, full-time externship placement with the California Court of Appeal in Orange County or the local federal bench. Students interested in a full-time judicial placement must follow special application procedures. Students may earn up to a maximum of eight (8) units in the Full-time Judicial Externship program and first-time externs must concurrently enroll in the Lawyering Skills course.

4. Advanced externship students may enroll in a full-time judicial externship, but a maximum of eight (8) units, combining the units earned in the initial externship and the judicial externship, may be applied toward graduation. For example, a student who earned two (2) externship units in an initial externship may only earn six (6) units toward graduation in an advanced judicial externship.

For more detailed information about Externships, see the Externship Program Policies and Procedures Handbook.

BAR ADMISSIONS INFORMATION

GENERAL INFORMATION:

Information regarding the requirements for obtaining a license to practice law in any state is available on the American Bar Association (ABA) website. You may access the Comprehensive Guide to Bar Admission Requirements at www.abanet.org/legaled.

California State Bar Information

The following is a list of applications that must be filed with the State Bar of California or the National Conference of Bar Examiners (MPRE) during your law school career if you plan to practice law in the state of California. Please note that the State Bar's Office of Admissions no longer provides the law schools or applicants with registration packets, California Bar Examination packets or Moral Character application packets. Applicants will be required to go directly to the State Bar website at www.calbar.ca.gov and may either submit their registration directly on-line or download the forms and submit them by mail.

Registration as a Law Student:

All students who intend to seek admission to practice law in California must register as a law student within 90 days of starting the study of law. Failure to do so will result in a late fee. To register on-line or to download the registration form, go to www.calbar.ca.gov.

Multistate Professional Responsibility Examination (MPRE):

The MPRE is required for admission to the bar in California. The test is offered three times per year, in March, August and November. Students may register on-line at www.ncbex.org or www.act.org/mpre .

Application for Determination of Moral Character:

It is recommended that students file this application 8 to 10 months before admission to the bar. Fingerprints are required for the Moral Character application. Effective January 1, 2005, the State Bar of California's Office of Admissions will require all California residents to use the Department of Justice's Live Scan system for submission of their fingerprints for the Moral Character Application. To find locations near you, the bar has provided the following website: <http://ag.ca.gov/fingerprints/publications/contact.pdf>. The Registrar's Office will also keep a hard copy of this list for your reference. Moral Character applications are good for 24 months after clearance. The Moral Character application may be downloaded at www.calbar.ca.gov .

Application to Take the California Bar Examination:

The General Bar Examination is administered twice per year, in February and in July. The filing deadlines are as follows:

February Bar Examination - November 1

July Bar Examination - April 1

Applicants may apply on-line or download the forms at www.calbar.ca.gov.

Graduation Requirement to Take the California Bar Examination

Students wishing to sit for the Bar Examination in July must complete all graduation requirements by the end of the preceding Spring semester. Students enrolled to earn any units during the Summer term will not be eligible to sit for the July Bar Examination offered during that same year.

Whittier Law School ACADEMIC CALENDAR

SUMMER 2011

SUN	MON	TUES	WED	THUR	FRI	SAT
May 15	16	17	18	19 Classes Begin	20	21
22	23 Add/Drop Deadline	24	25	26	27	28
29	30 Memorial Day Holiday	31	Jun 1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	Jul 1	2
3	4 4th of July	5	6	7 Administrative Monday	8 Administrative Monday Last Day of Class	9
10	11 Finals	12 Finals	13 Finals	14 Finals	15 Finals	16
17	18	19	20	21	22	23
	5+2 (5/7 & 5/8)	7	7	7	7	

Last updated on: Wednesday, March 16, 2011

Whittier Law School ACADEMIC CALENDAR

Fall 2011

SUN	MON	TUES	WED	THUR	FRI	SAT
July 24	25	26	27	28	29	30
31	Aug 1	2	3	4	5	6
7	8	9	10	11	12	13
14	15 First Year Orientation	16 First Year Orientation	17 First Year Orientation	18 First Year Orientation	19 First Year Orientation	20
21	22 Classes Begin	23	24	25	26	27
28	29	30	31	Sept 1	2 Add/Drop Deadline	3
4	5 Labor Day	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	Oct 1
2	3	4	5	6	7 Yom Kippur	8
9	10 Midterms	11 Midterms	12 Midterms	13 Midterms	14 Midterms	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	Nov 1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24 Thanksgiving	25 Day After Thanksgiving	26
27	28	29 Administrative Thursday	30 Administrative Friday	Dec 1 Administrative Friday Last Day of Classes	2 Study Period	3
4	5 Finals	6 Finals	7 Finals	8 Finals	9 Finals	10 Finals
11	12 Finals	13 Finals	14 Finals	15 Finals	16 Finals	17
18	19	20	21	22	23	24
	14	14	14	13+ 1, 11/29	12 +2, 11/30 & 12/1	

Last updated on: Wednesday, March 16, 2011

Whittier Law School Academic Calendar

SPRING 2012

SUN	MON	TUES	WED	THUR	FRI	SAT
JAN 1	2 INTERSESSION	3 INTERSESSION	4 INTERSESSION	5 INTERSESSION	6 INTERSESSION	7
8	9 Classes Begin	10	11	12	13	14
15	16 Martin Luther King Holiday	17	18	19	20 Add/Drop Deadline	21
22	23	24	25	26	27	28
29	30	31	FEB 1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27 Midterms	28 Midterms	29 Midterms	MAR 1 Midterms	2 Midterms	3
4	5	6	7	8	9	10
11	12 Spring Break	13 Spring Break	14 Spring Break	15 Spring Break	16 Spring Break	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
APR 1	2	3	4	5	6 Good Friday	7
8 EASTER	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24 Study Period	25 Study Period	26 Study Period	27 Study Period	28
29	30 Finals	MAY 1 Finals	2 Finals	3 Finals	4 Finals	5 Finals
6	7 Finals	8 Finals	9 Finals	10 Finals	11 Finals	12 Commencement
13	14	15	16	17	18	19
20	21	22	23	24	25	26
	14	14	14	14	14	

Whittier Law School ACADEMIC CALENDAR

SUMMER 2012

SUN	MON	TUES	WED	THUR	FRI	SAT
MAY 13	14	15	16	17 Classes Begin	18	19
20	21 Add/Drop Deadline	22	23	24	25	26
27	28 Memorial Day Holiday	29	30	31	JUN 1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
JULY 1	2	3	4 4th of July	5 Administrative Monday	6 Administrative Wednesday Last Day of Class	7
8	9 Finals	10 Finals	11 Finals	12 Finals	13 Finals	14
15	16	17	18	19	20	21
	6 + 1, 7/5	7	6 + 1, 7/6	7	7	

Last updated on: Wednesday, March 16, 2011

BUSINESS OFFICE MATTERS

2011-2012 ACADEMIC YEAR TUITION & FEES

Tuition is due on or before the first day of each semester. If payment has not been made by the close of business on the due date, an initial **\$50.00** late payment fee will be assessed starting Thursday, May 26, for Summer 2011, Monday, August 29, for Fall 2011 and Monday, January 17, for Spring 2012. In addition to the **1 %** interest accruing monthly on any unpaid balance, **another \$50.00 late payment fee will be assessed every two weeks** until the balance is paid in full or a payment plan has been approved. In order to reflect the correct balance, Pre-billing will not be sent due to the short period of which administrative processing of financial, institutional aid and refunds is required at the beginning of each semester. Monthly statements will be sent by the **7th** of each month following the first day of class. Please address all questions and concerns in regards to possible balance to Whittier Law School Business Office - 714/444-4141 ext. 209

The following options are available to all continuing students for Summer 2011, Fall 2011 and Spring 2012 semesters:

1. **Payment in Full.** Students may make payment by cash, money order, cashiers' check, personal check or credit card. Students may charge up to **one third (1/3)** of the tuition either as a **full-time or a part-time student.** A **\$31** penalty fee will be charged for any check returned by a bank. After a check has been returned, in order to clear your account, we will only accept payment in the form of cash, money order, or a cashier's check. (**NO** personal checks will be accepted for the remainder of the semester). Payments can also be made by phone, via mail using a postage paid return envelope and/or credit card information faxed to Whittier Law School Business Office - Fax: 714/ 444-3458. Only Visa or MasterCard are accepted.

Payment on-line. Students and/or their families who would like to pay up to 100% of their tuition may do so via a link on our websites at www.law.whittier.edu or [http:// MY.whittier.edu](http://MY.whittier.edu). All credit cards transactions through Sallie Mae, including Master Card, American Express and Discover, will be charged a 2.65% convenience fee.

2. **Student Payment Agreement (SPA).** A Student Payment Agreement is mandatory:

- If payment cannot be made in full at the beginning of the semester and/or
- If at any time there is a balance remaining on the student's account.

A completed Student Payment Agreement (SPA) must be completed and submitted prior to the beginning of each semester and/or at receipt of e-mail's notification from the Business Office. Note: It is the student's responsibility to contact the Business Office at receipt of a SPA form (via e-mail) in order to avoid late payment fee or any penalties imposed against his/her account.

3. **Financial Aid.** Students receiving financial assistance through Federal Student Loans must apply with the Financial Aid Office in a timely fashion; otherwise late charges and interest will be applied on unpaid balance (check deadlines elsewhere in this packet). In order to comply with the new Federal DIRECT LOAN (DL), starting with school year 2010-11, please note that within TWENTY ONE (21) business days time frame, Disbursements and Excess Cash must be:

- Re-disbursed to eligible students, or
- Returned to DOE via refund functions in G5

Note: Refund checks must be picked-up **within 5 business days of notification** as per Federal Direct Loan requirement.

4. **Payment Plans.** Payment plans were created to assist students in paying their tuition in three or four installments throughout the semester. Continuing students who wish to pay by the installment plan should apply at the time of registration. A request for a payment plan made after Registration will require an approved petition followed by a fully completed Payment Plan. SBA dues of **\$25** are included in the first installment. No interest will be added to the first payment if it is made on or before the first day of class. Succeeding payments reflect **1%** interest on the unpaid balance.

Installment payments not received by the due date are subject to a **\$50.00** late payment fee. If a payment is delayed more than 15 days beyond the due date, another **\$50.00 late fee** will be assessed and parking sanctions may be imposed. A student who is more than (15) days delinquent on the scheduled installment payment, twice in any one semester, must immediately pay the remaining balance in full and may not be entitled to a deferred payment arrangement in subsequent semesters.

5. **Outstanding Balance** If at any time there is a balance remaining on the student's account, requests for transcripts, grades and/or a diploma will be denied, parking sanctions may be applied and the student will not be eligible to register in subsequent semesters. In addition, the Law School must report any delinquency on a student's account to the State Bar of California in connection with the Application for Determination of Moral Character, reflecting the fact that the student was "knowingly delinquent" regarding his/her financial obligations.

Default Should the student default on their financial obligation to the School, he/she will pay all reasonable costs for collection, including collection agency fees, attorney fees, and court costs.

FINANCIAL AID MATTERS

ELIGIBILITY REQUIREMENTS

Summer 2011:

Students must enroll in a minimum of four (4) units to obtain financial aid for the summer session. Students who want financial aid for summer must complete the form “Summer Intent for Financial Aid” regardless of whether they are enrolling at the Law School, attending a Whittier Law School summer abroad program, or visiting at another institution. Summer financial aid will not be offered until the form “Summer Intent for Financial Aid” is provided to the Office of Financial Aid (FAO).

All students planning to attend the Law School summer abroad programs are encouraged to attend the summer abroad information meetings. All financial aid materials and restrictions related to each program as well as estimated costs will be made available by March 31st. Students may obtain financial aid for the cost of the abroad program as set forth in the budget only. Any other fixed costs for living expenses (locally/in the U.S.) are not included in the budget for any abroad program and are the sole responsibility of the student.

Summer session (on-campus or abroad) is considered a trailer/extension of the current school year (2010-11) for financial aid purpose. Thus, the FAFSA on file will be used to determine eligibility. Tuition budget for the on-campus summer session will be calculated at the rate of per-unit enrollment. Though, tuition budget on any of the Law School abroad programs vary and are the burden paying for education expenses *non-refundable*, regardless of the change in academic status. *Students who are on academic notice and/or probation are strongly recommended to postpone their plan for study abroad until their grades are met with the academic standards.*

Fall 2011 and Spring 2012 (Academic Year 2011-12):

For the school year 2011-12, continuing students and Fall11 admits should file the Free Application for Federal Student Aid (FAFSA) form by March 31, 2011. **The Title IV school code for Whittier Law School is E00480.** Students/applicants must NOT use the estimated income when filing the FAFSA. Instead, the income reported in box 1-“Wages, tips, other comp” and box 2-“Federal income tax withheld” on the W-2 form may be used when filing the FAFSA. **An *electronic correction must be submitted at a later date.***

The FAO will not review your file for the 2011-12 financial aid until it receives (1) the electronic result of the FAFSA, (2) the Financial Aid Application-Continuing Student (Entering students use the Financial Aid Application-New Student); and (3) a copy of your signed 2010 **federal** income tax return (1040 & W-2). Delay in completing all financial aid forms may result in late receipt of loan funds, which in turn causing late fees and/or interest charges for tuition due. (Note: All institutional forms can be downloaded at www.law.whittier.edu)

Students who want financial aid must enroll in at least six (6) units each semester (Fall/Spring). If any questions arise, students should contact the FAO for clarification.

For New Admits only: The award letter serves as a notification of a student’s financial aid eligibility and appropriate awards. Therefore, a student is encouraged to review it carefully and to confirm his/her decision of whether to accept or decline each eligible aid award. A student is required to sign the award letter for confirmation and return it to the FAO for further processing.

If a student wishes to borrow loans for his/her education, he/she must apply for the eligible loan awards. This is an ***additional step*** after the award letter is signed and returned to the FAO. Early processing is vital to ensure loan funds are ready for disbursement during the first week of classes.

All new/entering students at the Law School are required to submit a federal loan Master Promissory Note (MPN), regardless of their previous borrowing history. There are two categories of federal loans for law students – Stafford (Subsidized and Unsubsidized) and Graduate PLUS. **If a student wishes to obtain both loans, an MPN for each loan type must be submitted for processing.** Students may complete and sign the MPN online. The online MPN will NOT be sent to school for certification if it is incomplete or unfinished. The same rule applies to the online alternative/private loan application. (More information about student loan is listed below.)

For Continuing Students only: Continuing students who have been offered financial aid may accept, decline, or reduce aid awards online within 10 days from receiving a notification from the FAO. The electronic confirmation process is available at <http://my.whittier.edu/cp/home/loginf>. The FAO is unable to process or certify any loans without a student's acknowledgment of their aid awards.

As always, it is the student's responsibility to stay in touch with the FAO regarding deadlines and related financial aid issues. It is also the student's accountability, as a borrower, to contact and communicate directly with his/her lender (Stafford, Graduate PLUS, and/or private/alternative loans) regarding (i) the status of the loan, (ii) any additional document or requirement needed for processing; and (iii) the approval and disbursement of the loan. Effective communication with lenders will ensure on-time arrival of loan funds for tuition payment.

Spring Intersession 2012

The short term intersession (or mini-session) is a one- or two-week course between semesters when regular classes are not meeting. Thus, **federal financial aid cannot apply to the intersession classes alone.** This means financial aid for the intersession is counted as part of the regular spring semester for eligibility purpose. Students who plan to attend the winter intersession must also enroll in the regular spring semester classes in order to receive federal aid. More information about financial aid for the short term winter session will be made available to students in November each year.

Checklist for Financial Aid Application Process

1. Complete the FAFSA as early as January 15th each year. The federal school code for Whittier Law School is E00480.
2. Complete the Application for Financial Aid–Continuing Student. (Entering students will complete the Application for Financial Aid–New Student.)
3. Submit a signed copy of the federal tax return with all W-2s or Non-Tax Filer Statement.
4. Respond to requests for verification and/or additional document such as proof of citizenship, date of birth, name changes, etc.
5. Submit the online Master Promissory Note (MPN) for Stafford loans and Graduate PLUS loans if necessary.
6. Review the award letter.
7. Confirm the acceptance or denial of eligible financial aid awards (either by paper or online).
8. The FAO will begin certifying eligible loans after the confirmation process.

COST OF ATTENDANCE (COA)

Cost of attendance reflects an estimate of education expenses from tuition to other related spending needs during enrollment, including books, room and board, transportation, and personal expenses. The figures are for planning purposes and they may not reflect a student's actual expenses. The budget components are estimated averages and used solely for calculating financial aid eligibility. The amounts listed below are standard figures from last school year 2010-11. It is subject to change upon a new fiscal year.

Semester: Fall & Spring	Full-Time	Part-Time
Tuition* and Fees	\$ 38,000	\$ 25,350
Living Expenses:		
Books/Supplies	\$ 1,420	\$ 1,420
Health Care Insurance	\$ 1,170	\$ 1,170
Room & Board	\$ 14,130	\$ 14,130
Personal/Miscellaneous	\$ 3,470	\$ 3,470
Transportation	\$ 3,040	\$ 3,040
COA	\$ 61,230	\$ 48,580

*Tuition charge = \$1,265 per unit.

Cost of tuition is per unit for any 11th, 16th, or 17th unit above the normal enrollment load in the fall and spring semester. Students are encouraged to contact the Business Office for more information related to their tuition charges and payments each semester.

Except for the abroad programs, the tuition charge for the Summer-2012 session depends on the number of units enrolled. A reasonable living expense budget is also allocated for the summer period.

The COA shown above is an estimate of expenses one should expect to incur during the nine-month academic year from mid-August to mid-May. Any additional expenses such as deposits for housing/apartment, credit card debt, moving expense, car insurance and payments, *standard* car care/maintenance, supplementary health/medical/dental insurance and payments, etc. are **not** allowed in the budget. Students are encouraged to plan cautiously for the expenses not included in the COA.

FUNDAMENTAL AID AWARDING PRINCIPLES

The process of aid awarding is based on eligibility each academic year. All students who want financial aid must file the FAFSA each year. Those who are interested in need-based scholarships must also file the FAFSA in order for the FAO to determine need. The aid awarding package may include the following but not (always) all of them:

1. Institutional aid such as scholarships and/or fellowships
2. External aid from parents, employers, private organization, or government (educational benefits)
3. Federal campus-based aid – federal work-study
4. Federal Stafford loans – subsidized and/or unsubsidized
5. Federal Grad-PLUS loans OR Private/alternative loans

INFORMATION ABOUT FEDERAL WORK-STUDY (FWS) PROGRAM

The FWS program is a federal funded program providing students (with financial needs) part-time employment during the school year. Students must file the FAFSA and enroll in at least half-time (six units per semester) for eligibility. The work-study award serves to ease the burden paying for education expenses, and thus it is counted as part of the federal aid awarding process. There are positions available both on- and off-campus. Students are encouraged to find positions that provide work experience in their field of study and/or to provide valuable service to the community.

Student may contact the FAO for more information about the FWS program if interested.

INFORMATION ABOUT STUDENT LOANS

Students' Rights and Responsibilities as Borrowers

When a student receives loans for his/her education, he/she accepts all legal rights and financial responsibilities that last until the loans are fully repaid. Thus, as borrowers, students have the following rights to: (1) receive a copy of their signed MPN; (2) receive a disclosure statement; (3) receive a 6-month grace period on their Stafford loans; (4) prepay all or part of their loans without penalty; (5) obtain deferments and/or forbearance if eligible; (6) receive a written notice if their loan is sold to third party; and (7) obtain proof of repaying loan in full.

As well, students/borrowers have responsibilities to (1) repay their loans as indicated on the MPN whether or not they complete or are satisfied with their education or employment; (2) read all correspondence from lender; (3) notify their lender within ten days if they [a] change their name, address, and/or phone number; [b] drop below half-time status; [c] withdraw or transfer from school; and [d] change their graduation date; and (4) complete an exit interview before leaving school.

Loans Entrance/Exit Counseling Requirements

Regulations mandate the FAO to provide guidance about federal loans (Stafford and Graduate PLUS) to all students borrowing financial aid loans at the Law School. The entrance loan counseling will be conducted during the week of Orientation for all new students. Likewise, the exit loan counseling is provided to all graduates before graduation. All financial aid students are required to attend.

Process of Verification

Verification is a quality control technique used by the Department of Education to check on the accuracy of information submitted on the FAFSA. All schools participating in the federal student loan program are required to take part of the verification process. If a student is selected for verification, the FAO will provide him/her with instructions on additional documents required to satisfy the process.

Federal Direct Loans

Since July 1, 2010, the Law School has been participated in the William D. Ford Federal Direct Loan Program (FDLP) or direct lending. The FDLP allows students to borrow directly from the U.S. Treasury, which is considered a more stable funding source regardless of the volatility of the credit markets and/or the departure of many private banks and loan companies.

Students are required to complete the FAFSA in order to receive federal financial aid, including loans under the FDLP. There are two types of FDLP loans: Stafford–subsidized and unsubsidized and Graduate PLUS. All students are required to submit a new FDLP Master Promissory Note (MPN) to the Department of Education via www.studentloans.gov, regardless of their previous borrowing history on federal loans.

Reauthorization requires the FAO to provide students with the following important information about federal loans. All borrowers are strongly recommended to read and understand the differences and benefits of these loans. Please remember that both Stafford and Grad-PLUS are federal loans which must be repaid. The chart below summarizes basic information of federal loans under the FDLP.

Federal Loans	Subsidized Stafford	Unsubsidized Stafford	Graduate PLUS
Interest Rate	6.8% - fixed	6.8% - fixed	7.9% - fixed
Annual Loan Limit	\$8,500	\$12,000	Varied & Up to budget
Origination Fee	1.50%; Upfront rebate of 1% is allowed.	1.50%; Upfront rebate of 1% is allowed.	4.00%; Upfront rebate of 1.5% is allowed.

Default Fee	FDLP = none.	FDLP = none.	FDLP = none.
Application	Direct Loan MPN for Stafford loans.	Direct Loan MPN for Stafford loans.	Direct Loan MPN ; valid 10 yrs. without endorsers. * IF have endorsers, an MPN must be completed for each loan (or loan period).
How to apply?	DL website: www.studentloans.gov	DL website: www.studentloans.gov	DL website: www.studentloans.gov
Credit Criteria	None	None	Credit check required; No “adverse credit”; Optional for endorsers.
Aggregate Limit	\$65,500	\$73,000 (or \$138,500 combined)	None
Borrower Rights/Responsibilities	See paragraph above	See paragraph above	See paragraph above
Grace Period & Repayment Term	<u>Grace</u> : 6 months after graduation or cease enrollment of less than half-time <u>Repayment</u> : 10 years	<u>Grace</u> : 6 months after graduation or cease enrollment of less than half-time <u>Repayment</u> : 10 years	<u>Grace</u> : No grace period. <u>Repayment</u> : 60 days after loan is fully disbursed; 10 years term. * In-school deferment is allowed.
Range of Debt	\$8,500 - \$25,500	\$12,000 - \$36,000	\$27,082 - \$98,000
Sample Amount of Monthly Payment	\$95 – \$294 (Depending on choice of repayment plan)	\$138 – \$414 (Depending on choice of repayment plan)	\$339 – \$1,225 (Depending on choice of repayment plan)

What is “Adverse Credit”?

Adverse credit includes a 90 or more days delinquent on any debt, a write-off of a federal student loan debt, a default determination, foreclosure, repossession, bankruptcy discharge, tax lien, wage garnishment, etc.

What is “Up-front Rebate”?

Since funding for direct loan program comes from a single source and the loans cannot be sold to other financial institution, the U.S. Department of Education allows an up-front rebate as the incentive program promoting on-time loan repayments.

Under direct lending, the rebate is set at 1% of the amount borrowed for the Stafford and 1.5% of the amount borrowed for Grad-PLUS loans. The rebate is applied toward origination fee, which in turn reduces the fee that is deducted from the amount borrowed. Consequently, borrowers/students receive a higher net amount of loan funds upon disbursement.

Caveat: In order to remain eligible for the up-front rebate, borrowers/students who are in loan repayment will need to make the initial 12 consecutive monthly payments on time. **If the first 12 monthly payments were not made on time, borrowers/students will lose the rebate.** The rebate amount will then be added back to the principal balance of the loan, which will increase the total amount of the loan in repayment.

For example: Assuming a student borrows \$25,000 of the Grad-PLUS loan in direct lending program. The origination fee of 4% is applied to the borrowing amount, or \$1000 will be deducted upon disbursement. The up-front rebate of 1.5%, or \$375, is then subtracted from the origination fee; so only \$625 will actually be deducted from the loan proceeds (\$1000 - \$375). This means students will receive a net amount of \$24,375 instead of \$24,000 without the rebate. A student borrows \$25,000 is expected to repay \$25,000 of the loan principal plus interests. However, if the rebate is lost during the first 12 monthly payments, a student will repay \$25,375, or \$25,000 + \$375 up-front rebate as principal before the added interests.

Also, please beware that when a borrower/student starts making some monthly payments and then receives a postponement (deferment or forbearance) before completing all 12 initial payments. He/she is then required to make another 12 consecutive on-time payments in order to keep the rebate. A borrower/student may not pick up from where he/she ended making payments (before deferment or forbearance), and just make the remaining payments to keep the rebate.

Borrowers/students may call the Direct Loan Servicing Center at 1-800-848-0979 for more information about loan rebate.

Information about Alternative/Private Loans

Students who obtain private loans (instead of federal loans) as alternatives for their education should beware that private loans are not guaranteed by the federal government and they may cost more than federal loans. In addition, the interest rate on private loans can either be fixed or variable. If the interest rate is variable, the loan may go through a frequency of interest rate changes (as the market changes) while a student/borrower is in-school or in-repayment, and the overall charged interest rate may increase. Likewise, the interest rate is determined by a borrower's credit rating and borrowers will assume all fees associated with the private loan. Students/borrowers are strongly recommended to read all the fine print of terms and requirements on the private loan application before obtaining the loan. It is important to note that private loans for education are student loans which must be repaid.

As always, it is the student's responsibility to stay in touch with the FAO regarding deadlines and related financial aid issues. A student must also contact his/her lender (federal loans and/or private/alternative loans) regarding (a) the status of the loan, (b) any additional document or requirement needed for processing, and (c) the approval and disbursement of the loan. Effective communication with lenders will ensure on-time arrival of loan funds.

A Word about Credit

Many financial aid students need to access credit-based loans in order to fully meet the cost of attendance, especially those who rely on the Grad-PLUS or private/alternative loans. Therefore, we strongly recommend **all** students to carefully monitor their credit history and/or score to insure a healthy credit profile at all times. A free credit report can be obtained at <https://www.annualcreditreport.com/cra/index.jsp>.

Sample of Repayment Chart:

	Loan Type	STAFFORD	6.80%	GRAD.PLUS	8.50%	PRIVATE	Varied 9%
Amount Borrowed	# of Payment	Monthly Payment	Total Interest	Monthly Payment	Total Interest	Monthly Payment	Total Interest
5,000	120	\$57	\$1,905	\$62	\$2,439	\$63	\$2,600
8,500	120	\$98	\$3,238	\$105	\$4,146	\$108	\$4,421
12,000	120	\$138	\$45,71	\$149	\$5,854	\$152	\$6,241
20,000	120	\$230	\$7,619	\$248	\$9,757	\$253	\$10,402
25,500	120	\$293	\$9,715	\$316	\$12,440	\$323	\$13,263
30,000	120	\$345	\$11,429	\$372	\$14,635	\$380	\$15,603
36,000	120	\$414	\$13,715	\$446	\$17,562	\$456	\$18,724
40,000	120	\$460	\$15,239	\$496	\$19,513	\$507	\$20,805
50,000	120	\$575	\$19,048	\$620	\$24,391	\$633	\$26,005
60,000	120	\$690	\$22,858	\$744	\$29,270	\$760	\$31,207
65,500	120	\$754	\$24,953	\$812	\$31,953	\$830	\$34,067
73,000	120	\$840	\$27,810	\$905	\$35,611	\$925	\$37,968
80,000	120	\$920	\$30,477	\$992	\$39,026	\$1,013	\$41,608
85,000	120	\$978	\$32,382	\$1,054	\$41,465	\$1,077	\$44,210
90,000	120	\$1,036	\$34,287	\$1,116	\$43,905	\$1,140	\$46,809
95,000	120	\$1,093	\$36,192	\$1,178	\$46,344	\$1,203	\$49,410
100,000	120	\$1,151	\$38,096	\$1,240	\$48,783	\$1,267	\$52,011
120,000	120	\$1,381	\$45,716	\$1,488	\$58,539	\$1,520	\$62,413

140,000	120	\$1,611	\$53,335	\$1,736	\$68,296	\$1,773	\$72,815
160,000	120	\$1,841	\$60,951	\$1,984	\$78,053	\$2,027	\$83,218
180,000	120	\$2,071	\$68,573	\$2,232	\$87,809	\$2,280	\$93,620
200,000	120	\$2,302	\$76,193	\$2,480	\$97,566	\$2,534	\$104,021

By regulations, Stafford and Grad-PLUS loans are paid in 10 years or 120 monthly payments. These numbers are calculated to the nearest dollar and based on a standard repayment plan. Interest rate on all Stafford loans disbursed prior to June 30, 2006 is variable with a cap of 8.25%. From July 1, 2006, the interest rate on new Stafford loans is fixed at 6.8% and Grad-PLUS is set at 8.5% under the FFELP or 7.9% for FDLP. Students may contact their lenders or current holders for detailed information about their loans.

Timeline for Processing Loans:

Loan processing timeline depends entirely on individual lending organization. Normal expectation for loan processing is described below:

Institution	Timeline
School for Certification	2 – 3 business days
Department of Education and/or Servicing/Guarantor	Stafford loans : 2-5 business days Grad-PLUS loans: 3-15 business days
Banks/Lenders	Private loans: 3-30 business days
Posting Disbursements	1-3 business days
Loan Aid Refund Check	The Business Office

Calculation of Loan Aid Refund Check

The amount of refund check from loan aid funds for cost of living can be calculated by subtracting tuition and fee payments from the total net amount of all loan funds disbursed for the semester. Students/borrowers should refer to the disclosure statement of their loans for correct amount of loan fees, interest charged, and other details on their loans. The disclosure statement comes from the lender upon the release of loan funds to the school. The FAO does not issue disclosure statement of student loans.

LOAN DISBURSEMENT POLICY

The Higher Education Reconciliation Act (HERA) allows the disbursement of student loan funds in a single installment per semester. Therefore, loan funds will be sent to the Law School once a semester and within 10 days prior to the first day of the semester or the enrolled program. The FAO will notify students of the arrival of their loan proceeds. There is a need of three (3) business days to post loan funds onto a student’s account at the Law School before the Business Office can process tuition payment and refunds of loan aid for cost of living (if applicable). Except for the process of loan funds, the FAO is prohibited to conduct any cash transaction or monetary activities on a student’s account. Thus, students must contact the Business Office with any information related to tuition due, fees charged, and/or refunds of their financial aid loan funds.

Important: All Entering/New students must attend the financial aid entrance session at orientation before any loan funds can be released to them. For that reason, **entering/new students shall NOT rely on financial aid loan proceeds** for books, rent, or any expenses prior to the third week of classes (at the least).

RETURN OF TITLE IV FUNDS (STAFFORD AND GRADUATE PLUS LOANS)

When a student withdraws or takes a leave of absence from school, a statutory schedule is used to calculate the amount of federal Stafford and Grad-PLUS loans a student has earned as of the date he/she withdraws from the Law School. If the amount of funds disbursed to the student is greater than the amount the student has earned, the unearned funds must be returned to the lender. Unearned funds will be returned first to repay the unsubsidized Stafford loan, the subsidized Stafford loan, and then the Grad-PLUS loan up to the total of the net amount disbursed from each type.

By regulations, both Whittier Law School and the student bear the responsibility to repay the unearned portion of the Title IV funds. Therefore, when the Law School returns unearned aid to the lender on behalf of a student, a balance due is created on the student's account. The Law School will then bill the student for the difference between the amount returned to the lender and the amount of refund a student is eligible to receive under the Law School's refund policy. If the amount disbursed to the student was less than the amount a student earned, he/she may be eligible to receive a post-withdrawal disbursement of the earned funds that were not received. The detailed formula for the return of Title IV fund is available in the FAO. Students are encouraged to meet with a Financial Aid Counselor for more information on this mandatory federal calculation before making a final decision regarding withdrawal or a leave of absence.

Upon receiving a notice of the return of federal loans aid, a student is required to contact the Business Office immediately for any balance due. All rules and policies about payments due are handled by the Business Office.

CHANGE IN ENROLLMENT STATUS AFFECTING FINANCIAL AID

When a student changes enrollment status from full-time to part-time, scholarships, other sources of aid, and loan funds will be reduced to prevent an over-award of aid funds. Over-awarded funds will be returned to the original source of the funds and **not** to the student.

When a student changes enrollment status to less than sufficient units to remain classified as a half-time (part-time) student, **all** financial aid awards will be recalculated, cancelled, and/or returned to the original sources of the funds. The FAO will report the student's less than half-time status of enrollment to the Department of Education.

For additional information or questions, please contact the Office of Financial Aid at extension 203.

OTHER MATTERS AFFECTING FINANCIAL AID

A student bears the responsibility to inform the FAO of all external financial assistance he/she may receive during enrollment, including AmeriCorps, Veterans' benefits, tuition savings from trust funds, monies from parents/families/friends, federal/state tuition allowances, etc. Upon such notice the FAO will re-determine a student's aid awards. Any amount exceeding the cost of attendance or budget will be adjusted, returned, or cancelled in order to prevent an over-award. Mostly, over-awarded aid may cause loan funds to be reduced and returned by the amount of said over-award. The return of any fund proceeds will go back to their original sources.

SATISFACTORY PROGRESS RELATING TO FINANCIAL AID

To be eligible for federal Stafford and Grad-PLUS loans, students must make 'satisfactory academic progress' (SAP) through law school. To satisfy this requirement, a student must remain in academic good standing, which Whittier Law School Academic Rules define as maintaining a minimum cumulative grade point average of 2.50. A student who is placed on probation for the first time may continue to receive loan funds during the first semester of academic notice or probation. However, if that student fails to meet SAP again and is permitted to remain enrolled at the Law School while on probation, the student is no longer eligible to receive federal funds. **All** federal aid awards will be revoked and suspended until grades are improved again (CGPA=2.50 or higher).

By regulations, the FAO is required to monitor carefully the academic progress of a student who has been placed on probation. If the student is not reinstated after one probationary semester and/or grades are not improved, the FAO will cease further loan disbursements, including loans that are in place for the current semester, and return all funds to their original sources. Please note that regulations on eligibility for federal aid funds are *independent* from the Law School's academic policies. This means students may be allowed to continue enrollment but will not be eligible to obtain federal aid funds. As a rule, students are responsible to pay for tuition with their own resources while they are on academic notice and/or probation.

When a student is reinstated to good academic standing after a semester of academic notice and/or probation, that student will regain eligibility for federal loans.

A student who has been academically disqualified and is subsequently readmitted (for the first time) remains eligible for federal loans, provided that once he/she is readmitted he/she continues to make SAP.

Banks/lenders who offer private/alternative loans also require students to stay in good academic standing for eligibility. Students who are placed on academic notice, probation, or reinstatement should meet with a Financial Aid Counselor to learn more about criteria for private loan approval.

SHORT TERM EMERGENCY LOAN PROGRAM

Through the William C. and Selma B. Harris Memorial Fund, Whittier Law School is able to provide short-term emergency loans to needy students. Students may apply for the emergency loan of up to \$500 for approval. Repayment is due within 60 days with no interest or fee charged. Students must be currently enrolled in order to qualify for the Harris Memorial emergency loan. No emergency loans can be made before the first day of classes or after the last day of final exams for any enrollment period. Funds in the emergency loan account are limited; so when the emergency funds are depleted, no loan can be made until they become available again.

Students must submit the emergency loan application to the Director of the Office of Financial Aid for approval. The emergency loan check is issued within 24 hours after the loan application is *fully approved by all required parties* and received by the Business Office. The Law School policy for the release of loan funds disbursement and checks apply.

In all cases, the emergency loan will not get processed if tuition and other balances are still due on the student's account with the Law School. Moreover, when the Business Office receives any other funds for a student who has the emergency loan outstanding, such funds will be applied first to the repayment of the emergency loan. The maximum repayment period is 60 days after the application date, but it cannot in any event exceed the student's graduation date. Students should direct any questions regarding the policy governing short-term emergency loans to the Office of Financial Aid.