Students enrolled in the Graduate Tax LL.M. program can apply for financial aid in the form of federal and/or private student loans. In order to qualify for federal student loans, you must be enrolled at least half-time (half-time equals at least 4 credits in summer and 5 credits in fall or spring) for each semester. If you are enrolled less than half-time and need funding, please contact our office for information on lenders who provide private student loans to part-time students. To apply for Federal Student Loans you must complete the following steps. All 3 steps should be completed by **July 17, 2017** if you are starting in the fall semester. If you are starting in the summer, all 3 steps should be completed by **April 28, 2017**.

1. Complete the **2017-2018 LL.M. Program Financial Aid Application** online at [https://www4.law.temple.edu/FinancialAidRequests/LLMStudent](https://www4.law.temple.edu/FinancialAidRequests/LLMStudent). You can also access the online application from the law school website, [www.law.temple.edu](http://www.law.temple.edu); go to Resources & Services, then to Financial Aid, then click on Aid for LL.M. Graduate & International Programs, then select Student Loans.

2. Complete the federal **Direct Stafford Loan Master Promissory Note (MPN)** and the **Direct Loan Entrance Counseling** online at [www.studentloans.gov](http://www.studentloans.gov). The Temple University School Federal School Code is 003371.

3. Complete the federal Direct Stafford Loan Master Promissory Note (MPN) online at [www.studentloans.gov](http://www.studentloans.gov). Login using your FAFSA PIN and make sure to select Temple University as the school you are attending.

Students enrolled at least half-time are allowed to borrow up to the cost of attendance for the academic year, which includes tuition & fees, room/board, books/supplies, and miscellaneous living expenses for the 9 months (fall & spring) or 12 months (summer, fall & spring) that you are enrolled in school. You will be able to borrow enough to cover your tuition & fees (which is based on the number of credits that you register for) plus the amount included in the cost of attendance for room/board, books/supplies, and living expenses, which is approximately an additional $20,000. Please note: you must apply for financial aid each academic year. If you continue in the program the following summer and/or academic year and need student loans, you will need to complete new financial aid forms for the next academic term.

The federal Direct Stafford Loan is the main type of student loan offered by the government. The maximum loan amount that graduate/professional students can borrow each academic year from the Stafford loan is $20,500. You may be able to borrow additional funding, up to the cost of attendance, through the federal Direct Graduate PLUS Loan. The Graduate PLUS loan requires a credit check and your credit must be approved in order to qualify for the loan. You can apply with a credit-worthy endorser (co-signer) if you are not approved on your own credit. To apply for a Graduate PLUS loan, you must complete a Graduate PLUS loan application and a separate Graduate PLUS Loan MPN online at [www.studentloans.gov](http://www.studentloans.gov). For detailed information about federal student loans, please go to law school website, [www.law.temple.edu](http://www.law.temple.edu), select Resources & Services, then Financial Aid, and then click on Federal and Private Loan Programs.

Any financial aid you receive for the academic year will be split between the fall and spring semesters in two equal disbursements and applied directly to your student tuition bill each semester. Any loan funds that you borrow in excess of tuition and fees will be sent directly to you as a student loan refund and can be used to pay for living expenses. Refunds are generally issued during the first week of class for each semester. To receive the refund via direct deposit, you will need to select your refund option through **Student Choice Refunds** which you can access online through TUPortal (you must have an activated Temple email account to access TUPortal). Once you access TUPortal, go to Student Tools, then select TUPay, and then select Student Choice Refunds. If you do not sign up for direct deposit, you will receive your student loan refund in a paper check which will be mailed to you.

If you have any questions about the financial aid process, please contact the Law School Financial Aid office at 215-204-8943 or lwfinaid@temple.edu. Our office hours are 9:00 am - 5:00 pm, Monday through Friday.