



## USD Law School Office of Financial Aid and the Paralegal Program Financing options for USD Paralegal Program students without a Bachelor's Degree

### PRIVATE EDUCATIONAL LOANS

#### **What kind of financial aid is available?**

If you do not have a Bachelor's degree, you may access information regarding private educational loans by visiting **FastChoice** (<https://choice.fastproducts.org/FastChoice/home/1039500/1>) The FastChoice Electronic list links to a website where you can review possible lenders, their benefits, and application processes. You can apply directly with the lender of your choice online. Once you have done so, please email Paola Gutierrez ([pgutierrez@saniego.edu](mailto:pgutierrez@saniego.edu)) Financial Aid Coordinator for the Paralegal Program or [lawaid@saniego.edu](mailto:lawaid@saniego.edu) to let us know which lender you chose and the amount you applied for. Remember that you are applying through the Office of Financial Aid for the USD School of Law, not the Main Campus Office of Financial Aid. If they ask you for the USD School of Law federal school code, please use **G06976**.

#### **When will I receive my money?**

All loan funds are transmitted via Electronic Fund Transfer (EFT) to your USD student account. Your financial aid will be applied to your bill and the remaining funds will be refunded to you. Your refund check will either be mailed or direct-deposited. You can sign up for direct deposit (eRefund) on the *My Student Account* page in the *MySanDiego* portal. If you choose to have your check mailed, please make sure to update your mailing address with the Paralegal Office. In either case, the refund will usually take 3-5 days before it is available to you after it reaches USD.

#### **Registration**

If your lender has approved your application for a non-federal loan, but your loan funds will not arrive by the start of classes, please contact Paola Gutierrez ([pgutierrez@saniego.edu](mailto:pgutierrez@saniego.edu) or 619-260-4570) Financial Aid Coordinator for the Paralegal Program or [lawaid@saniego.edu](mailto:lawaid@saniego.edu) and someone in the Financial Aid office will be able to verify your loan status.

#### **Veterans Benefits/Tuition Assistance**

Your first step in obtaining VA Benefits (including Post 9/11 benefits) for use in the Paralegal Program is to contact the VA Department at 1 (888) 442-4551 or online at [www.gibill.va.gov](http://www.gibill.va.gov) to determine your eligibility. If you find that you are eligible, you must notify the Paralegal Office and provide a Certificate of Eligibility. You will be asked to sign a deferment and/or installment contract prior to the start of classes depending on the type of assistance you receive.

Bring a copy of your Tuition Assistance Authorization to the Paralegal Program Office. A financial aid record will be created for you; and the amount of your benefits will be credited to your account. Note that although USD is not involved in disbursing this money to you, it is still considered a resource, and, therefore, your eligibility for other types of financial assistance (such as non-federal loans) may be limited. You will be asked to sign a deferment and/or installment contract prior to the start of classes depending on the type of assistance you receive.

### **Vocational Rehabilitation**

Submit any documentation you have from the agency administering your benefits directly to the Paralegal Office. The documentation must indicate the authorized amount you will receive for tuition, books, fees, and living expenses. Note that although the University of San Diego is not involved in disbursing this money to you, it is still considered a resource, and so your eligibility of other types of financial assistance (such as federal or non-federal loans) may be limited. You will be asked to sign a deferment and/or installment contract prior to the start of classes depending on the type of assistance you receive.

### **Late Interest Charges with the Student Accounts Office**

If you do not apply for financial aid and plan to pay out of pocket, you must pay the balance in full or sign up for the payment plan. There is a \$50/semester fee to enroll in the payment plan. If you do not enroll in the payment plan and you do not pay your balance in full, you will be assessed a late fee of 0.833% of your balance on the 2<sup>nd</sup> of every month. You will see this late interest charge on your bill from Student Accounts. Payment plan information: <http://www.sandiego.edu/finance/student-financial-services/student-accounts/payments/monthly-plan.php>

### **Contact the Law School Office of Financial Aid**

Specific questions regarding your financial aid or the application process should be directed to Paola Gutierrez ([pgutierrez@sandiego.edu](mailto:pgutierrez@sandiego.edu)) Financial Aid Coordinator for the Paralegal Program or [lawaid@sandiego.edu](mailto:lawaid@sandiego.edu). Business hours are Monday - Friday 9:00 am to 5:00 pm. Telephone: (619) 260-4570. Please always identify yourself as a student in the Paralegal Program and provide your ID# if you have already been assigned one.