

# Chapter 5 - Financial Regulations

---

2024-2025 – Effective August 19, 2024

## 5.1 Tuition and Fees

- A. Application Fee: As a school of access and opportunity, Capital Law does not charge an application fee.
- B. Seat Deposit: Payable in two installments, this fee must be paid within a stated period of time after admission to reserve a position in the incoming class: \$400  
  
Seat deposits are nonrefundable.
- C. Matriculation Fee: This fee is assessed to all incoming matriculants and is not an additional fee, but is covered by a portion of the applicant’s seat deposit: \$200
- D. Bad Check or Invalid Credit Card Charge: \$25
- E. Late Payment Fee: This fee is assessed when a student is delinquent in making tuition payments. During the summer semester, this \$200 fee is charged in full one time. During the fall and spring semesters, the fee is charged in two installments of \$100 each: \$200
- F. Transcripts: Transcripts of work undertaken at Capital University Law School may be obtained by online order. More information is available on the Records and Registration website at <https://www.law.capital.edu/academics/records-and-registration/transcript-services/>. Each student receives one (1) free copy of their transcript at graduation. A charge is made for each additional transcript: \$10
- G. Tuition Per Semester Hour: Tuition is charged on a per-credit-hour basis. Tuition increases occur in August of each year. A complete listing of tuition, fees, and other applicable costs for the Juris Doctor and any non-J.D. programs can be found at <https://www.capital.edu/admission-aid/office-of-financial-aid/tuition-fees/>
- H. Annual tuition increases can be expected.
- I. Transient Fee: This fee may be charged to Capital University Law School students who are permitted to enroll as transient students in other law schools and transfer the academic credit back to Capital. The fee will be the difference between the other school's tuition and Capital's tuition if the other school's tuition is lower. If the other school's tuition is higher, the fee is \$25 per semester credit hour.
- J. Audit Fee: This fee is charged to all individuals who have been approved to audit courses at Capital University Law School pursuant to the audit provisions of section 3.2.03:

Current J.D. Students:	Full Tuition
Capital University J.D. Alumni:	½ Tuition
Non-J.D. Alumni:	Full Tuition

## 5.2 Payment Strategies

### 5.2.01 Payment Plans

- A. Capital University has two payment options available to J.D. students.
  - 1. The first option is full payment of all tuition charges by the billing due date, which is the first day of each term.
  - 2. The second option is the Capital Pay Plan. Please access the following link to learn more about the Capital Pay Plan: <https://www.capital.edu/current-students/student-accounts/capital-pay-plan/>. Details regarding payment strategies and policies can be found online at <https://www.capital.edu/current-students/student-accounts/payment-methods/>.
- B. Pre-Authorized Third-Party Payment: Students who have received pre-authorization for full tuition reimbursement or a percentage of tuition reimbursement for a specific course or courses from the military, Bureau of Vocational Rehabilitation, or a particular employer tuition plan, must submit all forms and instructions to the Finance Office prior to the billing due date. Please note, however, that in all cases the student is ultimately responsible for the payment of his or her charges.

### 5.2.02 Section 103 Compliance Policy (Veterans Benefits and Transition Act)

Students receiving Chapter 31 or Chapter 33 VA education benefits will be permitted to enroll in courses if they provide a copy of their Statement of Benefits letter (Chapter 31) or Certificate of Eligibility (Chapter 33).

No penalty, including the assessment of late fees or the denial of access to classes, libraries, or other institutional facilities, will be imposed on these students. Additionally, the University will not require the recipients of Chapter 31 or Chapter 33 VA education benefits to borrow additional funds to pay the balances covered by VA funding under Chapter 31 or 33 due to delayed disbursement of these funds.

## 5.3 Financial Aid

### 5.3.01 Office Hours

Financial Aid Office hours at the Law School are Monday through Thursday, 8:30 a.m. - 5:00 p.m. Evening appointments are available upon request. The office is closed on weekends and holidays. For further information call 614-236-6350 or email [financialaid@law.capital.edu](mailto:financialaid@law.capital.edu).

### 5.3.02 Available Financial Aid Programs

Students enrolled in the Juris Doctor program are eligible to participate in the Federal Unsubsidized Loan Program and the Federal Direct Graduate PLUS Loan Program.

### 5.3.03 Awarding Policy

Students will be awarded based on their anticipated enrollment level, full-time or part-time, and awards will be revised if actual enrollment differs from the anticipated enrollment status.

### 5.3.04 Eligibility for Financial Aid

For detailed information regarding eligibility for Financial Aid, please call 614-236-6350 or visit the Financial Aid website at: <https://www.law.capital.edu/admission-aid/financial-aid/>.

### 5.3.05 Institutional Scholarships

- A. Merit Scholarships: All applicants admitted to the J.D. program are considered for Institutional Scholarships.
  1. Eligibility: Scholarship decisions are based primarily on undergraduate academic performance and LSAT scores.
  2. Allocation: Funds are typically applied to a student's account in two equal disbursements in the fall and spring semesters. Students who wish to split their scholarship(s) between three semesters must contact the Financial Aid Office. Splitting a scholarship(s) unevenly or between three semesters does not increase the annual amount of the scholarship and is at the discretion of the Financial Aid Office.
  3. Renewal: Institutional scholarships are renewable each year if the student meets the renewal criteria which can be found online at <https://www.law.capital.edu/admission-aid/financial-aid/types-of-financial-aid/incoming-student-scholarships/>
  4. The scholarship amount students receive as incoming 1Ls does not increase if a student chooses to enroll in additional courses or change from a part-time to a full-time status.
- B. Endowed Scholarships: Continuing students also have the opportunity to request additional funds through endowed scholarships. Endowed scholarships are awarded per the donor's specific criteria. To be considered for an endowed scholarship, interested students must complete the Endowed Scholarship Application. Applications are available in late fall for the following academic year and have specific deadlines for submission. Information regarding endowed scholarships is sent in the fall semester each year.

- C. Maximum Institutional Scholarships: All institutional scholarships, including merit scholarships, endowed scholarships, and tuition reimbursement matching are intended to cover the cost of tuition only. The total amount of all institutional scholarships cannot exceed the cost of tuition.

### 5.3.06 Tuition Reimbursement

- A. Defined: Any student receiving employer-based tuition reimbursement benefits must submit the amount of this benefit to the Financial Aid Office. Federal law mandates that this benefit must be included as Estimated Financial Assistance.
- B. CapLaw Partners/Professionals in Law Tuition Reimbursement Matching Programs: Part-time students eligible for tuition reimbursement through their employers may be eligible for the CapLaw Partners in Law Program or the CapLaw Professionals in Law Program. These programs match, dollar-for-dollar, up to \$5,250, money annually available through tuition reimbursement programs provided by employers to entering first-year part-time students of the Juris Doctor program.
  - 1. Eligibility: To be eligible to enter the program, the student/employee must:
    - a. Be a part-time student in their first year at Capital University Law School, enrolled in Capital University Law School's Juris Doctor Program;
    - b. Be employed with a CapLaw Partner or Professionals in Law employer;
    - c. Complete appropriate forms for the CapLaw Partner's Education Assistance/Tuition Reimbursement Program as of the first day of each semester; and
    - d. Remain in good academic standing. These funds are renewable if all criteria above have been met.
  - 2. Disbursement Policy: Capital University Law School will disburse funds evenly between the semesters in a student's academic year up to tuition only and not to exceed \$5,250 in a calendar year. The funds will be applied to the student's account after the employee contribution has been paid to ensure that the matching amount does not exceed the actual amount paid by the employer or the cost of tuition.

### 5.3.07 Student Loans

- A. Federal Direct Unsubsidized Loan Program

The Federal Direct Unsubsidized Loan Program is available to students who are either a U.S. citizen or an eligible non-citizen. J.D. students must have a valid FAFSA and be registered for at least four credit hours to be eligible for an Unsubsidized Loan.

- B. Federal Direct Graduate PLUS Loan Program

The Federal Direct Graduate PLUS Loan Program is available to students who are either a U.S. citizen or an eligible non-citizen. J.D. students must have a valid FAFSA and be registered for at least four (4) credit hours to be eligible for a Graduate Plus Loan.

The Graduate PLUS Loan is based on credit and is not guaranteed to you. Any student who wishes

to borrow the Graduate PLUS Loan must complete the application process outlined in the Application Process section below.

Additional information including interest rates, origination fees, and loan information is available on the Financial Aid website at <https://www.law.capital.edu/admission-aid/financial-aid/types-of-financial-aid/>.

1. Application Process

- a. All students applying for a Federal Direct Unsubsidized Loan(s) and/or Graduate PLUS Loan(s) must complete the free application for Federal Student Aid (FAFSA). This form is available online at <https://studentaid.gov/h/apply-for-aid/fafsa>
  - b. The FAFSA must include Capital’s federal school code – 003023.
  - c. Additionally, students borrowing loan funds from either federal program must complete a Master Promissory Note and Entrance Loan Counseling. Both can be completed at [www.studentaid.gov](http://www.studentaid.gov).
  - d. A separate application and additional steps are required for a Graduate PLUS loan and may be completed at <https://studentaid.gov/plus-app/grad/landing>.
2. Loan Periods: A loan period represents a student’s academic period and usually includes fall and spring semesters. Part-time students and students who attend in the summer will have an academic period that follows their enrollment and may include the summer semester.
3. Loan Disbursements: Federal Direct Loan funds are electronically transmitted to Capital University. The anticipated disbursement date will be detailed in your offer letter. The Capital University Financial Aid office will notify you when actual disbursements have been received.
4. Verification: If selected by FAFSA, Capital University is responsible for verifying the accuracy of data reported by a student and/or their family. If selected for verification, the student will need to provide additional information and will not be eligible for federal loan funds until the verification process is complete.
- C. Alternative Student Loans: Additional loan assistance may be available for students who need extra financing. Review the Alternative Student Loan Page at <http://www.capital.edu/alternative-loans/> for more information about these loans.

### 5.3.08 Satisfactory Academic Progress—J.D. Students

Satisfactory Academic Progress (SAP) is the term used for financial aid purposes only to determine if a student is making acceptable progress toward a degree or certificate.

To demonstrate SAP, students must meet the following criteria:

- A. Qualitative Standard: A student must be in good academic standing to receive federal financial aid. This means that all J.D. students must maintain a minimum cumulative GPA of 2.0.
- B. Quantitative Standard: A student must demonstrate progress by earning academic credits at a rate that indicates graduation in a timely manner. This means a student must:

1. Completion Rate: A student must complete at least 67% of all cumulative attempted credit hours in order to be eligible for federal financial aid.
  2. Repeat Coursework: Courses repeated for any reason will be counted as attempted credit hours.
  3. Transferred Courses: Courses transferred into Capital will be counted as attempted credit hours.
- C. Maximum Completion Time: The standard time frame to complete the 89 credit hours required for the J.D. program is no less than 24 and no more than 84 months. J.D. students are eligible to receive federal financial aid for up to 134 credit hours (150% of the published length of the program).
1. Students not meeting all the requirements above will be given one semester of “warning” in which they will still be eligible for financial aid. If after that semester of warning a student is still not meeting all aspects of SAP, financial aid funds will be suspended. Students can appeal the status of suspension using the following guidelines: Deadline--The appeal must be received by the Financial Aid Appeals Committee prior to the first day of the subsequent academic term.
  2. Content of Appeal: The written appeal should explain any relevant extraordinary circumstances, address the reason(s) for failing to meet the minimum academic requirements, and offer some solution to the problems that affected prior academic performance. Supporting documentation, such as statements from academic advisers, professors, professional healthcare workers, etc., may also be requested.
  3. The SAP appeal is different and separate from a petition for reinstatement in sections 4.9.02 and 4.9.03.
  4. Notification of Outcome: Students will be notified of the outcome of their appeal via an email to their Capital email account.
  5. Financial Aid Probation: A student who successfully appeals the loss of his/her financial aid termination will be placed on Financial Aid Probation for the following payment period/semester. The student will receive an electronic notification to his/her Capital email address regarding the Satisfactory Academic Progress standards that must be met by the following payment period/semester in order to retain financial aid eligibility. Should the student not meet the SAP standards at the conclusion of the financial aid probation period, he/she will become ineligible for federal financial aid until SAP standards are met.

## **5.4 Delinquency in the Payment of Tuition and Fees**

### **5.4.01 Defined**

Registration must be completed and full payments of tuition and fees must be made on the billing due date, which is on the first day of classes. Students on a deferred payment plan approved by the University comply with this section if they make the initial payment by the billing due date and make all subsequent payments at the time prescribed by the University. Students making deferred tuition payments who are late paying an installment will be assessed any applicable late fees.

### **5.4.02 Delinquency**

Students who fail to pay accounts when due are delinquent in their obligations to the University and are subject to involuntary administrative withdrawal from the Law School and/or will not be permitted to sit for exams.

- A. Students so withdrawn will not be readmitted to classes until the semester after the withdrawal and must be current with financial obligations at that time.
- B. In no case will a student who is not fully current with financial obligations be permitted to be certified for an externship, receive copies of transcripts, or complete requirements for a degree.

### **5.4.03 Library Matters**

A student who is delinquent in returning books and paying fines to the Law Library will have his or her diploma withheld until the books have been returned to the library and any outstanding fines or charges have been paid.

## 5.5 Tuition Refund Schedule

### 5.5.01 Withdrawals

To withdraw from an individual course or to withdraw completely from the Law School, the student must complete and submit a Dean's Action to the Dean or Dean's delegate. No refund will be made without such official written notification.

### 5.5.02 Refund Schedule

For a student who officially withdraws from the Law School or a Law School course or courses during a semester or term, the amount of tuition due to the Law School is determined by the student's official withdrawal date as set by the Office of Records & Registration. This date of determination is based on the last date of attendance in the class or attendance in school in general. If the student has not attended class, it is based on the first day of the semester. The amount of the refund due is calculated based on the withdrawal date as follows:

Fall and Spring semesters:

Weeks 1 and 2	100%
Weeks 3 and 4	75%
Weeks 5 and 6	50%
After Week 6	0%

For Summer Session:

Week 1	100%
Week 2	75%
Week 3	50%
Week 4	0%

For Summer One-Week Intensive Courses:

Must drop before 2 <sup>nd</sup> class meeting	100%
After the 2 <sup>nd</sup> class meeting	0%

### 5.5.03 Overpayment

Any payments or credits that exceed the amount of charges and tuition due will be refunded by the University within 30 days of the student's official withdrawal date. Refunds must be requested from the Student Accounts Office. Refunds can be requested by submitting a Refund Request Form (available online at <https://www.capital.edu/student-accounts/>) to the Student Accounts Office. Otherwise, a credit is issued toward the next semester's fees.

### 5.5.04 Refunds Contingent on Permissive Withdraw Only

No tuition may be refunded for a withdrawal that is made without the permission of the Dean or Dean's delegate. Students who withdraw from one or more, but not all, courses receive refunds based on the percentage listed above for each course for which a withdrawal has been approved. Refunds can be requested by submitting a Refund Request Form (available online at <https://www.capital.edu/student-accounts/>) to the Student Accounts Office.

[accounts/](#)) to the Student Accounts Office.

## **5.6 Financial Aid and Title IV Refund (R2T4) Policy**

### **5.6.01 Defined**

Financial aid can be defined as any financial assistance given or lent to a student in order to pay for their education. These funds typically are either institutional, private, or federal (Title IV) funds.

- A. Institutional Funds: Institutional funds are any funds administered by Capital University Law School. These funds include merit scholarships, endowed scholarships, and tuition reimbursement matching.
- B. Private Funds: Private funds are any funds administered by a non-federal outside entity. These funds include private scholarships, private loans, and payments made on behalf of a student.
- C. Federal Funds (Title IV funds): Title IV funds are any federal student aid funds that are administered by the U.S. Department of Education. These funds include Federal Direct Unsubsidized Loans and Federal Direct Graduate PLUS Loans. Title IV funds do not include scholarships from the University or funds from other private organizations or lenders.

### **5.6.02 Institutional Aid Adjustments Due to Withdrawals**

Institutional aid, including merit scholarships, endowed scholarships, and tuition reimbursement matching are intended to cover the cost of tuition only. The total amount of all institutional scholarships cannot exceed the cost of tuition. Upon withdrawal, the Financial Aid Office will review the student's scholarship eligibility and return any institutional scholarships received by the student at the same percentage rate as the tuition refunded. Tuition refund rates are outlined in Section 5.5.02 of this manual.

### **5.6.03 Private Aid Adjustments Due to Withdrawals**

Private aid, including scholarships and loans, will be held to any standards set by the awarding entity. Upon withdrawal, the Financial Aid Office will review information sent by the awarding entity and will return any necessary funds to the awarding entity. If the student withdraws prior to the first day of classes, private funds will be returned to the awarding entity. If the student withdraws after the first day of classes and the awarding entity does not specify any standards, these funds will be refunded to the student.

### **5.6.04 Federal (Title IV) Aid Adjustments Due to Withdrawals**

Pursuant to federal regulations, the University must complete a Return to Title IV (R2T4) calculation, every time an enrolled student who is receiving Title IV funds withdraws from or is dismissed from the University. This calculation determines the amount of earned and unearned portions of Title IV aid based on the amount of days the student was enrolled. Any unearned funds must be returned to the Title IV programs. Federal financial aid that is to be returned as determined by the Return to Title IV Refund calculation is credited in the following order: Unsubsidized Direct Loan first, then Graduate PLUS loan. When funds are owed back to the US Department of Education, this process will be completed by the Financial Aid Office within 45 days of learning about a student's withdrawal.

### **5.6.05 Withdrawals Prior to First Day of Classes**

Students who withdraw prior to the first day of classes will have all of their financial aid (University, Federal, and private) returned to the program administrators.

### **5.6.06 Withdrawals within First Six Weeks of the Semester**

Students who withdraw during the first six weeks of the semester will have a portion of their financial aid returned to the appropriate agencies as determined by the R2T4 calculation. Capital aid is returned at the same percentage rate as the tuition is refunded. Federal financial aid including student loans and Department of Defense (DOD) Tuition Assistance Funds is earned on a per diem basis.

### **5.6.07 Withdrawals Before 60% Completion**

For students who withdraw after the first six weeks of the semester but before 60% of the semester is over, no Capital aid is returned. Federal financial aid, including DOD Tuition Assistance Funds, will still be returned on a per diem basis.

### **5.6.08 Withdrawals After 60% Completion**

For students who withdraw after completing 60% of the semester, no Capital or Federal financial aid is returned upon withdrawal. Students are liable to repay the entire loan disbursement in spite of their non-completion.

### **5.6.09 Title IV Post-Withdrawal Disbursements**

If, prior to withdrawing, the student earned more federal financial aid than was disbursed (as determined by the federal Return of Title IV Refund Calculation), Capital will disburse these funds to the student's account within 14 days to cover any remaining charges or to be refunded to the student, as appropriate. If the disbursement is as a result of additional loan eligibility, the Financial Aid Office will first ask for the student's permission to process the additional loan.

### **5.6.10 Return of Title IV Calculation Timeframe**

A Federal Return of Title IV Refund calculation will be done within 30 days of notification that the student has withdrawn. Official withdrawal is when a student provides notification of intent to stop attending the University. Unofficial withdrawal occurs when a student does not notify Capital University but stops attending their courses. As an attendance-taking institution, regardless of the type of withdrawal, the official withdrawal date will be determined by the last date of attendance as specified by the faculty and verified by the Student Affairs Office and communicated to all University departments involved.

Students must usually begin repaying student loans within six months after the official withdrawal date. Should you have any questions about the financial aid adjustments, please contact the Financial Aid Office prior to withdrawing.

For questions concerning the Title IV refund calculation, please contact the Financial Aid Office at 614-236-6350.

If you have questions about the DOD Tuition Assistance refund calculation, please contact the Director of Student Accounts at 614-236-6631.

### **5.6.11 Balances Due to Financial Aid Refunds**

While students may receive a full or partial refund of tuition (as determined by the refund schedule outlined in section 5.5.02), it is possible that students may owe a balance to the University after unearned

financial aid is returned to the program administrators. The University will deduct any post-withdrawal balance owed first from any credits (including tuition refunds) on the student's account prior to collecting from the student.

If you have any questions regarding this policy, please contact the Director of Student Accounts at 614-236-6631.