

**2019**

# **Massachusetts School of Law**



**500 Federal Street  
Andover, MA 01810  
[www.mslaw.edu](http://www.mslaw.edu)**

**STUDENT  
GUIDEBOOK  
AND  
FREQUENTLY  
ASKED  
QUESTIONS**

## **STUDENT GUIDEBOOK AND FREQUENTLY ASKED QUESTIONS**

This guidebook includes a collection of rules, regulations, and policies that MSLAW has adopted over the years and is a frequent source of questions. Students should review the school's website (mslaw.edu) for additional information regarding these issues. If you have additional questions not covered by the guidebook or website, please discuss these matters with Dean Michael L. Coyne or Assistant Deans Diane Sullivan and Paula Kaldis.

### **ACCREDITATION INFORMATION:**

MSLAW is accredited by the following agencies:

#### **The New England Commission of Higher Education**

For Executive Office/general questions and concerns, please contact Kathy Willis at [kwillis@neasc.org](mailto:kwillis@neasc.org) or by phone at 781-425-7706.

New England Commission of Higher Education  
3 Burlington Woods Drive, Suite 100  
Burlington, Massachusetts 01803

Phone: 781-425-7700  
Toll-free: 855-886-3272  
Fax: 781-425-1001

#### **Massachusetts Department of Higher Education**

##### **Main Office**

Phone: 617-994-6950  
Email: [Contact Form Available at www.mass.edu/about/generalemail.asp](http://www.mass.edu/about/generalemail.asp)  
Mail: One Ashburton Place, Room 1401, Boston, MA 02108  
Fax: 617-727-0955 or 617-727-6656

##### **Office of Student Financial Assistance**

Phone: 617-391-6070  
Mail: 454 Broadway, Suite 200, Revere, MA 02151  
Fax: 617-727-0667

##### **For complaints regarding higher education institutions:**

Visit the [Student Complaints](http://www.mass.edu/forstufam/complaints/complaints.asp) section at [www.mass.edu/forstufam/complaints/complaints.asp](http://www.mass.edu/forstufam/complaints/complaints.asp).

**If these policies update, an electronic copy will be sent and the most recent policies will be attached to the MSLAW Monthly Newsletters.**

## **STUDENT CODE**

The Massachusetts School of Law requires each student to comply with the following regulations:

1. Special programs of study, not prescribed by the faculty, must be approved in advance of registration by the Dean or a faculty committee designated for this purpose.
2. Students are expected to perform all work assigned.
3. Unless he or she has received prior permission from the Dean, no student may omit an examination scheduled for his or her program of study.
4. Unless the instructor grants an extension of time for good cause, any paper or other project required for a final grade in a course must be submitted no later than the end of the examination period for the semester in which such course is taken.
5. A student whose overall grade-point average falls below a two-point (2.0) average will be placed on academic probation for the next semester. If the student does not attain a two-point (2.0) or better overall average at the end of that probationary semester, the student will not be able to return to school thereafter. In addition, any student who receives a total of two or more "F" grades during his or her career at MSLAW is automatically expelled from school. This rule does not apply to the Comparison of Massachusetts and National Law Course.
6. A student who attends school upon special conditions must fulfill those conditions in order to remain in school.
7. A student expelled from school for academic reasons or for failing to meet special conditions of admission can petition for reconsideration. Reconsideration will be granted only if there are extraordinary mitigating circumstances.
8. A student may be dismissed for defacing, concealing, or absconding with any library book, or tampering with computers and accessories in the computer lab.
9. Students must not lie, cheat or steal, or tolerate among them those who do. Nor shall any student engage in conduct inconsistent with being a student of law. Conduct inconsistent with being a student of law includes violation of rules and regulations of the Law School, illegal activity involving moral turpitude, activity involving dishonesty, fraud, deceit or misrepresentation, or any other conduct which reflects adversely on the student's fitness to practice law.
  - a. Any student aware of conduct violating any provision of these regulations is obligated to report such conduct, in writing to the Dean.
  - b. A student accused of violating these regulations has a right to notice and a hearing before a disciplinary committee, where he or she can present evidence and argument, can confront his or her accusers, and can be questioned.
  - c. Penalties for a violation of these regulations can range from censure to expulsion from school.
10. The Law School reserves the right to change the schedule of classes, the program of instruction, the courses required for graduation, and any rule or regulation established for the governance of the school or its student body. Any such change may be made applicable to students who are already enrolled.

## **OUR MISSION**

Massachusetts School of Law's mission is to provide an academically rigorous affordable legal education emphasizing ethics, advocacy, leadership, and professional skills. MSLAW provides an accessible and affordable legal education to tomorrow's leaders in law, business, and technology who seek to contribute to their communities as advocates, lawyers, and leaders. Lawyers have substantial influence in our society and MSLAW prepares its graduates to use that power to help their clients and obtain the societal advancement that a law degree has traditionally provided.

To accomplish its mission, Massachusetts School of Law brings together a diverse group of scholars, judges, expert practitioners and other professionals to provide individuals from all backgrounds a rigorous, professionally advantageous, affordable legal education so that they can improve their lives and better serve their communities.

The Massachusetts School of Law does not discriminate against any person on the basis of race, color, national or ethnic origin, age, gender, sexual orientation, marital or parental status, disability, source of income, or status as a Vietnam-era or disabled veteran admission to, access to, treatment in, or employment in its programs and activities.

# TUITION

## Cost per Credit:

Tuition is \$795.00 per credit hour. Full-time students carry 15 credits per semester, for a total tuition of \$11,925.00 per semester; part-time students carry either 11 or 12 credits per semester, for a total tuition of \$8,745.00 or \$9,540.00 per semester. There are no additional fees other than tuition itself and the one-time charge for the building fund fee of \$750.00 which is non-refundable.

## MSLAW Tuition Rates 2019-2020

### **2019-2020 Tuition Rates: \$795.00 per credit**

#### Per Semester:

Part-time	(12 credits)	\$9,540.00
Full-time	(15 credits)	\$11,925.00

#### Annual:

Part time	(24 credits)	\$19,080.00
Full-time	(30 credits)	\$23,850.00

*Information on the tuition and fees charged to students who complete your program of study within normal time period, the costs of books, fees and the cost of room and board:* MSLAW requires students to complete 90 credits in order to graduate and receive their Juris Doctorate degree. Currently, credits are charged at a rate of \$795.00 per credit, the total cost of tuition is \$71,550.00 plus a one-time building fee of \$750.00, which is paid during the first semester of attendance. Students will need course books and supplies; book costs vary, an estimation of books costs for a semester is approximately \$800.00 per semester.

\*Students taking 15-12 credits is considered full-time, 11credits to 7 credits is considered part time, 6 credits is considered half-time and students taking less than 6 credits is considered less than half time.

## 2019-2020 Loan Limits:

Unsubsidized Stafford Loan Annual Limit	\$20,500.00
(08/01 thru 05/30) interest rate 6.08%	The Direct Loans have a life time limit of \$138, 500.00
Graduate Plus Loan Maximum **estimate	\$24,178.81(New Students)
	\$23,428.81(Returning Students)

The Graduate Plus loan is a **CREDIT based loan** with an interest rate of 7.08%

ACADEMIC YEAR 2017-2018 :71.4% \$62,528.00 per graduating student

### December grads 12/2017

#### *Graduating:*

<i>Total Graduating:</i>	<i>35</i>	<i>students</i>
<i>Total # students taking federal aid:</i>	<i>25</i>	<i>students</i>
<i>Total amount of loans :</i>	<i>\$2,188,479.00</i>	

<i>Average loan debt of total #students graduating :</i>	<i>\$62,528.00</i>
<i>Average loan debt of students taking federal aid and graduating 12/2017:</i>	<i>\$ 87,539.00</i>

*Percentage of student taking loans* 71.4%

December grads 12/2016

*Graduating:*

<i>Total Graduating:</i>	<i>53</i>	<i>students</i>
<i>Total # students taking federal aid:</i>	<i>40</i>	<i>students</i>
<i>Total amount of loans :</i>	<i>\$3,041,419.00</i>	

<i>Average loan debt of total #students graduating :</i>	<i>\$57,385.26</i>
<i>Average loan debt of students taking federal aid and graduating 6/17:</i>	<i>\$76,035.48</i>

*Percentage of student taking loans* 75%

**Payment Plans:**

There are various methods of paying tuition at MSLAW. A student can pay the entire tuition for the semester when registering for that semester. Alternatively, the student can pay fifty percent of the semester's tuition when registering, and the remaining fifty percent, plus a twenty dollar carrying charge, no later than thirty days thereafter.

Finally, a student may pay in four installments. Under this installment plan, twenty-five percent of a student's tuition for the semester must be paid at registration and additional payments of twenty-five percent must be paid at the end of each succeeding monthly period until the full amount of tuition has been paid. Interest on unpaid balances is charged at .88% per month. Students who receive loans processed through MSLAW are ineligible for installment payment plans.

**Third Party Authorization by employer, VA benefits or a prepaid tuition program.**

**The Student is ultimately responsible for complete payment of their student tuition account; if any of the third party billing authorizations default. It is the student's responsibility to return unused monies- credit tuition balances are given directly to the student.**

Employer: All authorizations and completed paperwork should be received prior to payment due date. All company authorizations must be on company letterhead and by the appropriate company representative.

Veterans Administration Benefits: All authorizations and requests for VA certifications should be received prior to payment due date. MSL billing will adhere to the requirements of and comply with S2248 PL115-407 Section 103. VA students who have submitted their requests and or are awaiting approvals will be allowed to register and attend classes. MSL requests students who will be requesting VA benefits to complete MSL's request form (available upon request via email (Bowab@mslaw.edu) or these forms can be found outside the Financial Aid office), which will help MSL to certify properly and timely.

**Due Date for Payments:**

Payments are due on the 15<sup>th</sup> of each month. Bills are mailed to the students as a courtesy - failure to receive a bill does not mean payment is not due.

**Finance Charges:**

Interest on unpaid balances is charged at .88% per month.

**Late Fees:**

After a short grace period, failure to make payments on time, unless previously authorized for sufficient cause by the Dean, results in a late payment penalty of fifty dollars for each week (or part thereof) that the installment is late.

**Late Registration Policy:**

A \$50.00 late registration fee is charged to students who do not register on the assigned dates. A \$100.00 late registration fee is charged to students who register on or after the first scheduled class.

**Suspension for Non Payment:**

If the failure to pay tuition continues for two weeks, the student will be barred from classes and examinations until the payments are made. The school reserves the right to terminate the student's enrollment if the failure continues for two months.

Unless the Dean has authorized late payments upon a sufficient showing of cause, a student is not permitted to take final examinations if any of his or her installment payments are still unpaid at the time of the examinations. A student barred from examinations because of a failure to pay tuition will be treated as if he or she was deliberately absent from the examinations. No transcripts will be released for any student or MSLAW graduate who is in arrears on any amount owed to MSLAW.

**Document/Form Requests:**

Any requests for additional documents, i.e. tuition bills, 1098T's, letter of attendance, award letters, deferrals, etc. must be in writing and will be given priority and sent out up to 10 days from the date of receipt. Be sure and email or mail the requests to Lynn Bowab, Director of Financial Aid, at [bowab@mslaw.edu](mailto:bowab@mslaw.edu) or mail to 500 Federal Street, Andover, MA 01810.

**Tuition Refunds:**

After registering, a student may withdraw from a course or from the program up until two weeks after the beginning of classes and will receive a refund of (or is not charged for) eighty percent of the tuition for that course. Students who withdraw subsequent to the two week period cannot receive refunds (or remission of charges) except for sufficient cause as determined by the Dean.

If a student is granted a leave of absence and the leave has been granted after the drop/add period, the tuition payment(s) for the semester the leave was granted will be held as a conditional credit for a future semester. If the student does not return, there will be no refund.

**Summer School Tuition:**

You may choose to pay summer school tuition in installments. If you are attending during the first session, the first half of your tuition will be due at the time of registration and the second half of your tuition will be due on June 15<sup>th</sup>. If you are taking a course that continues through both sessions, you can pay the first half at registration, then the 2<sup>nd</sup> and 3<sup>rd</sup> installments on the 15<sup>th</sup> of the next two months. Please note: Summer sessions are not required semesters. Neither summer session is required and is not a regular semester. MSLAW operates on a dual semester academic year requiring Fall and Spring registration. MSLAW does not approve additional funding (Stafford, Grad PLUS or private education loans) for the summer session. Students may request to increase their loans for the current year to cover summer expenses, if their current loan (Stafford and Grad Plus) limits have not been reached for the current academic year.

**Summer School Refunds:**

No refunds are given to a student who withdraws after summer session classes have begun.

### **Conditional Credit:**

A conditional credit is issued when a student is granted a leave of absence or a withdrawal from a course after the time period allowed to receive a refund for monies paid during that semester. No monies are returned to the student but the credit would be issued to offset costs of future courses. If the student doesn't return to MSLAW the balance is written off and is not returned. If a student withdraws and is not funded but owes the 80% and returns in a future semester, the balance due will be erased.

### **Withdrawal:**

Students who wish to withdraw from the Massachusetts School of Law must submit a hard copy letter to the registrar's office and the Financial Aid department. A student who submits a letter of withdrawal is withdrawing from the entire program not just for a semester and is not eligible to return in future semesters without permission of the Admissions Committee.

### **Refunds for Academic Issues:**

Any student who has completed fifteen (15) credits or fewer at the conclusion of the fall semester shall be entitled to withdraw from MSLAW and receive full reimbursement (or credit) for the spring semester's tuition if such student's grade point average as a result of fall grades is below 1.70. Such student shall not be required to withdraw from MSLAW. Any student eligible for this reimbursement and opting for withdrawal must notify the registrar in writing no later than ten (10) days from the date fall grades are mailed to students.

Any student who has completed fifteen (15) credits or fewer at the conclusion of the fall semester shall be entitled, if he or she wishes, to withdraw from MSLAW and receive reimbursement (or credit) equal to 80% of the spring's semester tuition if such student's grade point average as a result of fall grades is between a 1.70 and 1.99, inclusive. Such student shall not be required to withdraw from MSLAW. Any student eligible for this reimbursement must notify the Registrar in writing no later than ten (10) days from the date fall grades are mailed to the students.

Any student who has completed sixteen to thirty (16-30) credits at the conclusion of the fall semester shall be entitled to withdraw from MSLAW and receive full reimbursement (or credit) for the spring's semester tuition if such student's grade point average as a result of fall grades is below 1.80. Such student shall not be required to withdraw from MSLAW unless he or she was on probation during the fall semester. Any student eligible for this reimbursement must notify the Registrar in writing no later than ten (10) days from the date fall grades are mailed to the student.

### **MSL's Post-Graduation Bar Review Reimbursement:**

MSLAW reimburses students **up** to \$1,000 towards their commercial bar review courses provided certain conditions are met. Specifically, qualifying students are eligible for 50% of the cost of their commercial bar review course, up to a maximum of \$1,000. All of the below requirements, must be met in order to process the student's request for reimbursement.

1. Students must attend 25 of the 28 substantive Comparison lectures (i.e., 25 of the 28 Monday and Wednesday classes) given during the semester;
2. Students must attend 6 of the 7 Saturday Comparison Skills workshops given during the semester. These workshops are an integral part of the Comparison curriculum;
3. Students must have completed at least 75% of their commercial bar company's program;



4. Students must attend at least 80% of the workshops offered by MSL during the two months preceding the bar examination.
5. Student must provide receipts after they have **paid** and **completed** the approved commercial bar course and MA Bar Exam.
6. MSL students tuition account must be paid in full.

Students will need to put together a package and submit **BOTH** receipts of payment (MA Bar Exam payment and Commercial bar course), received an approval signature on the request form from Professor Kukas and returned the completed package to Lynn Bowab in accounting for processing. Students have 1 year from the date of their graduation to fulfill these requirements in order to receive a reimbursement, no reimbursements will be given after this time period.

### Repayment Options:

#### Repay Your Direct Loans and Federal Family Education Loan (FFEL) Program Loans

##### Consolidate Your Loans

If you have multiple federal student loans, you can consolidate them into a single Direct Consolidation Loan. This may simplify repayment if you are currently making separate loan payments to different loan holders or servicers, as you'll only have one monthly payment to make. There may be tradeoffs, however, so you'll want to learn about the advantages and possible disadvantages of loan consolidation before you consolidate. You can apply for a **Federal Direct Consolidation loans** by visiting <https://studentaid.ed.gov/sa/repay-loans/consolidation>

#### Overview of Direct Loan and FFEL Program Repayment Plans

Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Eligibility and Other Information
<a href="#">Standard Repayment Plan</a>	<ul style="list-style-type: none"> <li>Direct Subsidized and Unsubsidized Loans</li> <li>Subsidized and Unsubsidized Federal Stafford Loans</li> <li>all PLUS loans</li> <li>all <i>Consolidation</i> Loans (Direct or FFEL)</li> </ul>	Payments are a fixed amount that ensures your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).	<p>All borrowers are eligible for this plan. You'll usually pay less over time than under other plans.</p> <p>Standard Repayment Plan with a 10-year repayment period is not a good option for those seeking Public Service Loan Forgiveness (PSLF).</p> <p>Standard Repayment Plan for Consolidation Loans is not a qualifying repayment plan for PSLF.</p>
<a href="#">Graduated Repayment Plan</a>	<ul style="list-style-type: none"> <li>Direct Subsidized and Unsubsidized Loans</li> <li>Subsidized and Unsubsidized Federal Stafford Loans</li> <li>all PLUS loans</li> <li>all Consolidation Loans (Direct or FFEL)</li> </ul>	Payments are lower at first and then increase, usually every two years, and are for an amount that will ensure your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).	<p>All borrowers are eligible for this plan. You'll pay more over time than under the 10-year Standard Plan.</p> <p>Generally not a qualifying repayment plan for PSLF.</p>

**Overview of Direct Loan and FFEL Program Repayment Plans**

Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Eligibility and Other Information
<a href="#">Extended Repayment Plan</a>	<ul style="list-style-type: none"> <li>Direct Subsidized and Unsubsidized Loans</li> <li>Subsidized and Unsubsidized Federal Stafford Loans</li> <li>all PLUS loans</li> <li>all Consolidation Loans (Direct or FFEL)</li> </ul>	<p>Payments may be fixed or graduated, and will ensure that your loans are paid off within 25 years.</p>	<ul style="list-style-type: none"> <li>If you're a Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans.</li> <li>If you're a FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans.</li> <li>Your monthly payments will be lower than under the 10-year Standard Plan or the Graduated Repayment Plan.</li> <li>You'll pay more over time than under the 10-year Standard Plan.</li> <li>Not a qualifying repayment plan for PSLF.</li> </ul>
<a href="#">Revised Pay As You Earn Repayment Plan (REPAYE)</a>	<ul style="list-style-type: none"> <li>Direct Subsidized and Unsubsidized Loans</li> <li>Direct PLUS loans made to students</li> <li>Direct Consolidation Loans that do not include PLUS loans (Direct or FFEL) made to parents</li> </ul>	<ul style="list-style-type: none"> <li>Your monthly payments will be 10 percent of <i>discretionary income</i>.</li> <li>Payments are recalculated each year and are based on your updated income and family size.</li> <li>You must update your income and family size each year, even if they haven't changed.</li> <li>If you're married, both your and your spouse's income or loan debt will be considered, whether taxes are filed jointly or separately (with limited exceptions).</li> <li>Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years (if all loans were taken out for undergraduate study) or 25 years (if any loans were taken out for graduate or professional study).</li> </ul>	<ul style="list-style-type: none"> <li>Any Direct Loan borrower with an eligible loan type may choose this plan. You'll usually pay more over time than under the 10-year Standard Plan.</li> <li><b>You may have to pay income tax on any amount that is forgiven.</b></li> <li>Good option for those seeking PSLF.</li> </ul>
<a href="#">Pay As You Earn Repayment Plan (PAYE)</a>	<ul style="list-style-type: none"> <li>Direct Subsidized and Unsubsidized Loans</li> <li>Direct PLUS loans made to students</li> <li>Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents</li> </ul>	<ul style="list-style-type: none"> <li>Your monthly payments will be 10 percent of discretionary income, but never more than you would have paid under the 10-year Standard Repayment Plan.</li> <li>Payments are recalculated each year and are based on your updated income and family size.</li> <li>You must update your income and family size each year, even if they haven't changed.</li> <li>If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return.</li> <li>Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years.</li> </ul>	<ul style="list-style-type: none"> <li>You must be a <i>new borrower</i> on or after Oct. 1, 2007, and must have received a <i>disbursement</i> of a Direct Loan on or after Oct. 1, 2011.</li> <li>You must have a high debt relative to your income.</li> <li>Your monthly payment will never be more than the 10-year Standard Plan amount.</li> <li>You'll usually pay more over time than under the 10-year Standard Plan.</li> <li><b>You may have to pay income tax on any amount that is forgiven.</b></li> <li>Good option for those seeking PSLF.</li> </ul>
<a href="#">Income-Based Repayment Plan (IBR)</a>	<ul style="list-style-type: none"> <li>Direct Subsidized and Unsubsidized Loans</li> <li>Subsidized and Unsubsidized Federal</li> </ul>	<p>Your monthly payments will be either 10 or 15 percent of discretionary income (depending on when you received your first loans), but never more than you would have</p>	<ul style="list-style-type: none"> <li>You must have a high debt relative to your income.</li> <li>Your monthly payment will never be more than the 10-year Standard Plan</li> </ul>

**Overview of Direct Loan and FFEL Program Repayment Plans**

Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Eligibility and Other Information
	<ul style="list-style-type: none"> <li>• Stafford Loans</li> <li>• all PLUS loans made to students</li> <li>• Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS loans made to parents</li> </ul>	<ul style="list-style-type: none"> <li>• paid under the 10-year Standard Repayment Plan.</li> <li>• Payments are recalculated each year and are based on your updated income and family size.</li> <li>• You must update your income and family size each year, even if they haven't changed.</li> <li>• If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return.</li> <li>• Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years or 25 years, depending on when you received your first loans.</li> <li>• You may have to pay income tax on any amount that is forgiven.</li> </ul>	<ul style="list-style-type: none"> <li>• amount.</li> <li>• You'll usually pay more over time than under the 10-year Standard Plan.</li> <li>• <b>You may have to pay income tax on any amount that is forgiven.</b></li> <li>• Good option for those seeking PSLF.</li> </ul>
<p><a href="#"><u>Income-Contingent Repayment Plan (ICR)</u></a></p>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Direct PLUS Loans made to students</li> <li>• Direct Consolidation Loans</li> </ul>	<ul style="list-style-type: none"> <li>• Your monthly payment will be the lesser of 20 percent of discretionary income, or the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted according to your income.</li> <li>• Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans.</li> <li>• You must update your income and family size each year, even if they haven't changed.</li> <li>• If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return or you choose to repay your Direct Loans jointly with your spouse.</li> <li>• Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years.</li> </ul>	<ul style="list-style-type: none"> <li>• Any Direct Loan borrower with an eligible loan type may choose this plan.</li> <li>• You'll usually pay more over time than under the 10-year Standard Plan.</li> <li>• <b>You may have to pay income tax on any amount that is forgiven.</b></li> <li>• Good option for those seeking PSLF.</li> <li>• Parent borrowers can access this plan by consolidating their Parent PLUS Loans into a <i>Direct Consolidation Loan</i>.</li> </ul>
<p><a href="#"><u>Income-Sensitive Repayment Plan</u></a></p>	<ul style="list-style-type: none"> <li>• Subsidized and Unsubsidized Federal Stafford Loans</li> <li>• FFEL PLUS Loans</li> <li>• FFEL Consolidation Loans</li> </ul>	<ul style="list-style-type: none"> <li>• Your monthly payment is based on annual income, but your loan will be paid in full within 15 years.</li> </ul>	<ul style="list-style-type: none"> <li>• You'll pay more over time than under the 10-year Standard Plan.</li> <li>• The formula for determining the monthly payment amount can vary from <i>lender</i> to lender.</li> <li>• Available only for FFEL Program loans, which are not eligible for PSLF.</li> </ul>

From <https://studentaid.ed.gov/sa/repay-loans/understand/plans>

## **REGISTRAR'S OFFICE**

### **Registration Policy:**

Students are required to register each semester on registration day ([MSLAW.edu/calendar](http://MSLAW.edu/calendar)).

### **Late Registration Policy:**

A \$50.00 late registration fee is charged to students who do not register on the assigned dates. A \$100.00 late registration fee is charged to students who register on or after the first scheduled class.

### **Proof of Health Insurance Coverage:**

As required by Massachusetts law, section 105 CMR 220.600, a student must provide proof of coverage once a year.

### **Proof of Immunizations:**

Immunization requirements apply to all full-time undergraduate and graduate students per Massachusetts law, regardless of year of birth. In order to attend MSLAW, all full-time undergraduate and graduate students are required to have:

- 1 TD booster within the last 10 years
- 2 doses of MMR vaccine (or 2 doses of a measles-containing vaccines and 1 dose each of mumps and rubella vaccines).
- 3 doses of hepatitis B vaccine are required for all full-time and part-time students.
- Chicken Pox vaccination

### **Special Accommodations:**

Contact: Paula Kaldis

Phone: 978-681-0800

Email: [pota@msslaw.edu](mailto:pota@msslaw.edu)

Assistant Dean Paula Kaldis assists students with disabilities to obtain reasonable accommodations.

### **Disabilities Questionnaire:**

To receive accommodations for a disability, students must complete the Disabilities Questionnaire concerning their disabilities and submit the required information. This information helps form the basis for receiving appropriate, reasonable accommodations in the classroom. To receive accommodations in a timely way, students must present documentation of their disabilities before the semester begins or soon thereafter. This form can be acquired from the Front Office.

### **Grading Policy:**

Massachusetts School of Law utilizes a typical four point system of grading. Thus, an A counts four points, a B three points, a C two points, a D one point, and an F (or a failing grade) no points. A student's grade is increased 3 tenths of a point for a plus (e.g., a B+ represents 3.30 points) and will be diminished 3 tenths of a point for a minus (e.g., a B- represents 2.70 points). Students may make appointments with professors to review their exams. *No grades are changed unless a mathematical error has been made.*

To ensure academic rigor, MSLAW, when necessary, requires professors to comply with a grading curve designed to make certain that high grades at MSLAW represent significant academic accomplishment.

Students who are admitted to MSLAW have to meet standards that are kept *very* rigorous, both academically and ethically. Historically, about 1 out of every 5 students who enroll at MSLAW do not finish the program because they either fail to maintain the necessary average or decide that they do not wish to do the necessary amount of work. MSLAW's goal in maintaining rigorous standards is to ensure an institution whose graduates are known as knowledgeable, talented, hard-working, and honest. Students who meet MSLAW's rigorous academic and ethical standards have shown the ability to be successful lawyers.

**3:03 Certification:**

3:03 Certification is judicially authorized certification that allows law students, under the supervision of attorneys, to provide needed legal services to indigent persons. Students receive practical insight into the practice of the law while serving as unpaid assistants in state or local government offices or with the Committee for Public Counsel. Requirements: Completion of all required first year courses, Evidence, and Case Preparation. Faculty Contact: Dean Coyne.

**Clinic:**

In the clinic course, upper level students obtain “hands-on” experience working in various legal settings in the public and private sectors. Prerequisites: 45 credits, Evidence, not on academic probation during the prior 2 semesters, and certification under Rule 3.03.

**Judicial Internship Program:**

Selected students work with Superior, District, and Probate Court judges in Massachusetts, researching and writing memoranda and decisions, and assisting judges during hearings and trials. Prerequisites: 45 credits, Evidence, not on academic probation during the prior 2 semesters, a grade point average of at least 2.5, and certification under Rule 3.03.

**Faculty Advisors:**

*Each MSLAW student is required to meet twice per semester with his/her faculty advisor. All students should meet with their Faculty Advisors for guidance in planning their curriculum.*

<b>Student's Last Name</b>	<b>Faculty Advisor</b>	<b>Email</b>
A-Bro	Professor Colby-Clements	<a href="mailto:pcolby@mslaw.edu">pcolby@mslaw.edu</a>
Brp-Dip	Professor Dimitriadis	<a href="mailto:amyd@mslaw.edu">amyd@mslaw.edu</a>
Diq-Har	Professor Olson	<a href="mailto:kolson@mslaw.edu">kolson@mslaw.edu</a>
Has-Mag	Professor Harayda	<a href="mailto:harayda@mslaw.edu">harayda@mslaw.edu</a>
Mah-Min	Professor Hemingway	<a href="mailto:hemingway@mslaw.edu">hemingway@mslaw.edu</a>
Mir-Pag	Professor Hetu	<a href="mailto:hetu@mslaw.edu">hetu@mslaw.edu</a>
Pam-Shu	Professor Copani	<a href="mailto:copanilaw@icloud.com">copanilaw@icloud.com</a>
Shv-Z	Professor Rodriguez	<a href="mailto:srodriguez@mslaw.edu">srodriguez@mslaw.edu</a>

1. BASIC REGULATIONS: All first year full time students who start in the Fall are required to take the following courses:  
*Business Entities & Operations*  
*Civil Procedure*  
*Writing & Legal Reasoning<sup>1</sup>*  
*Criminal Law*

All first year full time students who start in the Spring are required to take the following courses:

*Contracts*  
*Torts*  
*Writing & Legal Reasoning<sup>1</sup>*  
*Criminal Procedure*

Students who choose to attend part time do not take *Criminal Law* or *Criminal Procedure* during their first year.

2. All second year students (3<sup>rd</sup> semester students if they entered in the fall semester, 4<sup>th</sup> semester students if they entered in the spring semester) are required to take *Evidence* and *Constitutional Law*.

Second year students who have not already taken *Criminal Law* and *Criminal Procedure* should take them at this time.

3. Students must successfully complete *Writing & Legal Reasoning*, *Writing & Legal Research* and *Writing & Legal Advocacy* before they can take *Motions*.
4. No student may take more than 5 courses during any one semester.<sup>2</sup>
5. No student may take more than 15 credits during a semester unless he is taking one 4-credit course (i.e., *Constitutional Law* or *Wills & Trusts*) along with four 3-credit courses, which would bring the number of credits to 16.

A student may take 17 credits if he has a 2.7 cumulative GPA.

6. All students must take a minimum of 11 credits until their last year. Students taking 15-12 credits is considered full-time, 11 credits to 7 credits is considered part time, 6 credits is considered half-time and students taking less than 6 credits is considered less than half time.

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<sup>1</sup> Some first year students take *Clear Writing* their first semester as a condition of their acceptance to MSLAW, and are informed of this in their acceptance letter.

<sup>2</sup> The exception to this is a student may take 6 courses and/or 16 or 17 credits if the sixth course and the 16<sup>th</sup> or 17<sup>th</sup> credit is for the one-credit course offered by Professor Olson or Professor Colby-Clements during Orientation week.

7. During a student's second to last semester, he may take fewer than 11 credits if this would give him the opportunity to take *Comparison* by itself. Therefore, if a student has 15 more credits to take before graduation, he may take 9 credits his second-to-last semester and then the 6-credit *Comparison* course during his final semester.
8. The Massachusetts Board of Bar Examiners has adopted the Uniform Bar Exam which all bar applicants will take beginning in July 2018. Because of the multiple changes in this exam from the previous exam, and because MSL would like its graduates to be as well prepared for it as possible, **all MSLAW students who will graduate after December 2018 will be required to take Bar Essay and Analysis for a grade** – and students will need to earn a grade of C or better in order to pass the course. Grades below a C are a failing grade and the student must retake the course and pay for it.
9. No student may take more than 12 credits during his or her last semester, i.e., *Comparison* plus courses totaling 6 more credits.
10. If a student is not working full time he or she may take a maximum of 2 courses during each summer session.
11. Students can still get federal loans when taking a minimum of 6 credits so that if a student wishes to take *Comparison* by itself, he can still qualify for federal loans.
12. So that students do not take, and therefore pay for, more than 90 credits, they are permitted to take one elective course for a fewer number of credits than it is listed for (i.e., they may take a 3-credit course for 2 credits and therefore pay for 2 credits). This applies only to elective courses. All required courses must be taken for the stipulated number of credits.
13. The Massachusetts School of Law faculty has determined that before students can obtain a passing grade in Legal Ethics/Professional Responsibility, they must first obtain a passing score on the MPRE exam. In Massachusetts, a passing score is an 85. Thus, students' grades in Legal Ethics/Professional Responsibility will be held by the Registrar's Office until students provide evidence from the National Conference of Bar Examiners that they have received a passing score according to the Massachusetts Board of Bar Examiners (currently 85).

The MPRE has become a much more difficult multiple choice exam in recent years, and the MSLAW faculty recommends that students should sign up for this exam significantly prior to their last year in law school. The more times students take the exam, the more likely it is they will be familiar with the types of questions and the strategies they should use to prepare for the exam. Because the Massachusetts Board of Bar Examiners does not permit students to take the Massachusetts Bar Exam before obtaining a passing grade on the MPRE, students should obtain review materials from Kaplan, BarBri, Themis, or Wolters Kluwer and begin preparing to take the MPRE as soon as they have completed their first year. If students wait until their last semesters in law school, they will be prevented from taking the bar exam unless they have obtained an 85 on the MPRE.

The MPRE is offered three times per year (March, August, and November), and applications can be obtained from the National Conference of Bar Examiners at [www.ncbex.org](http://www.ncbex.org). This

website also has sample tests with answers and explanations for sale. Students should understand that the more practice questions they do before the exam, the more likely it is they will pass.

**14. MSLAW also requires students to take and pass both a 1L and 2L Assessment Test:**

- Following the completion of Civil Procedure, Torts, and Contracts at the end of the 1L year, 1L students are required to take and pass the Level 1 Assessment Test at the end of the exam period.
- Following the completion of Criminal Law, Constitutional Law, and Evidence at the end of the 2L year, 2L students are required to take and pass the Level 2 Assessment Test at the end of the exam period.
- If a student does not pass either level of the Assessment Test, the student may retake it the next time it is offered. There will be two (2) makeup administrations following the spring semester, prior to the beginning of the fall semester. There will be two (2) makeup administrations following the fall semester, prior to the beginning of the fall semester.
- For the full text of the rule, visit [mslaw.edu/1L2L-Assessment-Test](http://mslaw.edu/1L2L-Assessment-Test) and/or inquire at the Registrar's office.

**Academic Probation:**

A student whose overall grade-point average falls below a two-point (2.0) average is placed on academic probation for the next semester. Once determined to be on academic probation, a student is not eligible to take summer session classes. If the student was enrolled in such classes prior to the determination that he or she is on probation, the grades received in the class cannot be used to determine whether the student shall be removed from the probationary list.

**Academic Suspension:**

If the student does not attain a two-point (2.0) or better overall average at the end of that probationary semester the student is not able to return to school thereafter.

**Two F Rule:**

In addition, any student who receives a total of two or more F grades, other than F's received in the Comparison of Massachusetts and National Law Course\*, during his or her career at MSLAW is automatically dismissed from the program. Any student seeking readmission to MSLAW must submit a written petition to the school's registrar. Such petitions are rarely granted. Students are limited to one (1) petition for readmission per academic semester.

\*This policy is subject to change. Please see the Registrar, Rosa Figueiredo, for further details.

**Satisfactory Academic Progress Policy:**

In order for MSLAW students to receive Federal Student Financial Aid, they must be making satisfactory academic progress (SAP) in accordance with federal rules. Federal SAP rules are required to be the same as, or stricter than, the institution's academic progress rules.

Satisfactory academic progress must be maintained. Students are required to have a cumulative grade point average (CGPA) of a 2.0 or better every semester to maintain Satisfactory Academic Progress. Students whose CGPA falls below an overall average of 2.0 are placed on Academic Probation (AP) for the next full semester (Fall/Spring). Students on AP are ineligible to receive Federal Stafford Loans.



When the official final semester grades are released for the semester the student was on AP, and if the student brings his/hers CGPA to above 2.0, he/she will regain eligibility for that semester and can be retroactively funded. If a student becomes eligible again for Federal Direct Stafford Loans, in order to have his/her Federal Direct Stafford Loans disbursed, the student must have had a prior completed and approved Financial Aid Packet on record and meet all of MSLAW's other policies.

The Financial Aid Department reviews students' final grades immediately after they have been released. Our goal is to fund the student as soon as possible. The Registrar regularly and timely supplies the Financial Aid Department with official AP lists, as soon as grades are finalized. The Financial Aid Department reviews the Registrars' list to determine which students are eligible. At the end and beginning of the Fall and Spring semesters, the Financial Aid Office reviews the Registrar's new official AP list to determine if students previously on AP have regained eligibility for federal direct loans and confirms students are making academic progress, that is, achieving a GPA of 2.0 or better. If so, then funds will be released.

Students on Academic probation are expected to check in with Professor Kaldis, Assistant Dean of Students, as she is the academic advisor for Academic Probation students, and will help these students develop a plan to succeed and make academic progress. Students on Academic Probation are asked to review their final exams with their professors from the previous semester, to check for mathematical errors and to learn from the mistakes they may have made on the final exams. If a student takes a semester off or leaves MSLAW, the AP status stays on their record and the student will be considered on AP until the student achieves a cumulative GPA of a 2.0 or better.

**SAP Appeal Process:** If a student needs his/her financial aid reinstated for the semester they are on AP, he or she may submit appeal paperwork within 10 days of the official grades being released. Eligibility for Reinstatement occurs when there are mitigating circumstances which have resulted in deficiencies that could not be made up while on SAP probation.

**The following criteria will be used as the basis for an appeal:**

- Medical or mental health issues – A doctor's statement on official letterhead is required as documentation.
- A death in the immediate family –father, mother, sibling, husband, or child. Documentation required – a death certificate or obituary notice stating your name.
- Military call for active duty – Copy of official military orders is required for documentation.
- Family/ relationship issues (i.e. abusive relationship) – legal documentation required.
- Natural disaster: Flood, fire, or tornado – insurance verification required for documentation.
- Loss of job, if previously held a job – Unemployment verification, W-2 Termination Letter from employer for documentation.
- Other – Extenuating or unusual circumstances that prevented the student from succeeding academically (documentation required).

**A review of the student's overall GPA will be used to determine whether it is feasible for the student to make SAP during the semester the appeal is being sought; all students must meet this requirement in all appeals.**

Note: The following criteria are NOT considered extenuating:

- Lack of funds.
- Employment scheduling issues.
- Change in marital status.
- Child care issues.
- Transportation issues.
- Lack of knowledge of school policy.
- Dissatisfaction with instructor and/or course.
- If a student was academically dismissed or suspended, but readmitted; MSLAW cannot grant an approval of an appeal.

Appeal forms can be requested from the Financial Aid Office by emailing Lynn Bowab at [Bowab@mslaw.edu](mailto:Bowab@mslaw.edu). Appeals for reinstatement of eligibility are the responsibility of the student. The appeal forms must be submitted within 10 business days of the release of the official grades for the prior semester grades. Appeals must specifically reflect the unique circumstances that were beyond the control of the student. The appeal should provide specific resolution to circumstances and supporting documentation as indicated on the appeal form. Appeals made without documentation will be denied.

Students petitioning/appealing for reinstatement of eligibility remain ineligible to receive aid, but may pursue participating in the Massachusetts School of Law Installment Payment Plan. Students should be prepared with other resources to pay all educational expenses not covered by the payment plan. Students whose appeals are approved may have their eligibility for aid reinstated.

For students currently on AP, if a student is unable to find an alternative means of paying their semester's tuition, Lynn Bowab, Director of Financial Aid, will work with each student, individually, to develop a monthly payment agreement for these charges. As a student on Academic Probation is not eligible for Federal Direct Stafford loans, payment in full for the semester is not expected. Payment of any past tuition, however, is expected before the student graduates.

#### *Termination of Aid*

Students who are dismissed from the Massachusetts School of Law for any reason are terminated from financial aid.

#### *Maximum Timeframe*

As a general rule the maximum timeframe to complete the MSLAW program and receive a JD is 48 months. In some cases, a student may have extenuating circumstances, which may prolong their graduation date up to 84 months.

#### **What is needed for graduation?**

An overall 2.0 (C) average is required for graduation. A student must satisfactorily complete 90 credit hours to graduate. A student must pass the Comparison course\*, which should be taken during his or her last semester. No credits are given for a failing grade. Graduation occurs only in January and June and MSLAW's graduation ceremony is held in June.

As students approach law school graduation, it's important to calculate the number of credits you have left to take. So that one does not take, and therefore pay for, more than the 90 credits required for graduation, the student may take and pay for *one elective course* for a fewer number of credits than it is listed for (i.e., take a 3-credit course for 2 credits and pay for 2 credits. However, the student is still required to do 3 credits worth of work for the class). This applies only to the elective courses. All required courses must be taken for the stipulated number of credits.

\*This policy is subject to change. Please see the Registrar, Rosa Figueiredo, for further details.

**Required Courses: First Year Courses – Full Time**

Civil Procedure and Conflict Resolution  
Contracts  
Criminal Law  
Criminal Procedure  
Business Entities & Operations  
Writing and Legal Research  
Torts  
Writing for Lawyers/Writing and Legal Reasoning

**Required Courses: First Year Courses – Part Time**

Civil Procedure and Conflict Resolution  
Contracts Property  
Writing and Legal Research  
Torts  
Writing for Lawyers/Writing and Legal Reasoning

**Required Courses taken after the first year include:**

Bar Essay  
Comparison of Massachusetts and National Law  
Constitutional Law (must be taken during the second year)  
Criminal Law  
Criminal Procedure (Part-Time Program)  
Evidence (must be taken during the second year)  
Legal Ethics and the Culture of law  
Motions and Legal Practice  
Real Property  
Uniform Commercial Code  
Writing and Legal Advocacy

\*This policy is subject to change. Please see the Registrar, Rosa Figueiredo, for further details.

**Although not required, it is recommended that the following courses also be taken:**

Conveyancing  
Family Law  
Individual Taxation  
Remedies  
Will and Trusts

### **Graduation Employment Rates:**

The Massachusetts School of Law at Andover (“MSLAW”) has a diverse student population. Given that 50-60% of our students attend the part-time evening program, at least ½ of our student body is employed in full-time jobs while in law school. Many of those students enjoy career advancement within their current jobs as a result of earning their Juris Doctor degree.

For the most recent academic year (2017-2018), of the 71 graduates who responded to our employment survey, 53% were employed in full-time jobs upon graduation. Of the 47% of those graduates who did not have a full-time job at the time of the survey, 12% were still working at a law office where they were placed as part of the law school’s clinic program and anticipated being offered a full-time position with that firm.

### **Summer Session Policies:**

A Faculty Advisor must approve your registration if you are taking more than one course per session. You can receive permission if you are not working full-time during the summer.

If you will be registering for a friend, please keep in mind that you may register only one person for a class which has a limited enrollment. Thus, if you wish to register yourself for that class, you may not register anyone else for that class.

### **Summer Session Payments:**

You may choose to pay summer school tuition in installments. If you are attending during the first session, the first half of your tuition will be due at the time of registration and the second half of your tuition will be due on June 15<sup>th</sup>. If you are taking a course that continues through both sessions, you can pay the first half at registration, then the 2<sup>nd</sup> and 3<sup>rd</sup> installments on the 15<sup>th</sup> of the next two months.

Please note: Summer sessions are not required semesters. Neither summer session is required and is not a regular semester. MSLAW operates on a dual semester academic year requiring Fall and Spring registration. MSLAW does not approve additional funding (Stafford, Grad PLUS or private education loans) for the summer session. Students may request to increase their loans for the current year to cover summer expenses, if their current loans (Stafford and Grad PLUS) limits have not been reached for the current academic year.

### **Official Transcripts Requests:**

Transcript requests must be written and submitted to the Registrar along with a \$5.00 check for each official transcript. No transcript will be released to or for any student or alumnus with an outstanding financial obligation to MSLAW. Please allow up to 15 business days for processing the transcript request. **Letters of Good Standing follow the same policy as transcript requests but there is no fee.**

### **Drop/Add Policy and Procedure:**

Courses may be dropped (subject to the minimum course load) without academic penalty during the first five weeks of a regular semester and during the first week of a summer semester. After that, a student who fails to complete a course will receive a failing grade or, with the prior permission of the Dean, an incomplete. Courses may be added during the first week of classes. After the first week, a student must receive the permission of the Dean to add any course. A course in which an incomplete is obtained during a regular or summer semester must be completed by the end of the next regular semester in which it is given or the student will receive a failing grade. After registering, a student may withdraw from a course or from the program up until two weeks after the beginning of classes and will receive a refund of (or is not charged for) eighty percent (80%) of the tuition for that course.

### **Leaves of Absence:**

Requests for leaves of absence are only granted for medical reasons. The student is to submit the appropriate documentation to Dean Kaldis and Dean Coyne.

If a student cannot complete a semester for a reason other than a medical reason, the student should withdraw. After the first 5 weeks, the student must petition to withdraw in order to avoid academic penalties. The student may then submit a petition to the Admissions Committee requesting to be allowed to return when he or she is ready to return.

If the student requesting a leave of absence is a first semester student and therefore has not received any grades, he or she may petition to return the following semester. However, the student will need to reapply if the student is out of school more than one semester. Students are limited to one (1) petition for readmission per academic semester.

### **Withdrawal:**

Students who wish to withdraw from the Massachusetts School of Law should submit a hard copy letter (email is not sufficient) to the Registrar's Office. A student who submits a letter of withdrawal is withdrawing from the entire program not just for a semester and is not eligible to return in future semesters without permission of the Admissions Committee.

### **Information for Financial Aid Recipients:**

The Financial Aid Office is required to recalculate federal student aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a semester. In some cases, federal loans already disbursed to the student may need to be returned to the lender. This may result in the student owing money to the Massachusetts School of Law. Students with federal student loans are required by the federal government to complete exit counseling upon their departure from the Massachusetts School of Law. Exit counseling information is available in the Financial Aid Office and at [www.studentloans.gov](http://www.studentloans.gov). Federal loans will enter their grace or repayment periods as of the effective date of withdrawal.

*Note that a voluntary leave of absence is treated as a withdrawal for federal student aid purposes. This means that federal loans will enter their grace or repayment periods during the voluntary leave of absence. In addition, a student must complete exit counseling when taking a voluntary leave of absence. To receive financial aid in future semesters, students must be making Satisfactory Academic Progress, must have a cumulative GPA of 2.0, Please see the Office of Financial Aid for further information.*

03/2016

## **Treatment of Title IV Aid When a Student Withdraws**

The law specifies how MSLAW must determine the amount of Title IV program assistance that you earn if you withdraw from MSLAW. The Title IV programs that are covered by this law are: Direct Loans, Direct PLUS Loans.

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period or period of enrollment (the Financial Aid Office will help you determine which one applies), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, MSLAW must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. MSLAW needs your permission to use the post-withdrawal disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow MSLAW to keep the funds to reduce your debt at the school.

Upon withdrawal, there are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or MSLAW receives) excess Title IV program funds that must be returned, MSLAW must return a portion of the excess equal to the lesser of:

1. MSLAW institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

MSLAW must return this amount even if it didn't keep this amount of your Title IV program funds.

If MSLAW is not required to return all of the excess funds, you must return the remaining amount.

Any loan funds that you must return, you repay in accordance with the terms of the Direct Loan or Graduate PLUS Loan promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that MSLAW may have. Therefore, you may still owe funds to MSLAW to cover unpaid institutional charges. MSLAW may also charge you for any Title IV program funds that it was required to return. If you don't already know MSLAW's refund policy, ask the Financial Aid Office for a copy. The Financial Aid Office can also provide you with the requirements and procedures for officially withdrawing from MSLAW.

If you have questions about your Title IV program funds, you can call the Massachusetts School of Law 1-978-681-0800 or email the Financial Aid Office at [Bowab@msslaw.edu](mailto:Bowab@msslaw.edu).

### **Information for Financial Aid Recipients:**

The Office of Financial Aid is required to recalculate federal student aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a semester. In some cases, federal loans already disbursed to the student may need to be returned to the lender. This may result in the student owing money to the Massachusetts School of Law. Students with federal student loans are required by the federal government to complete exit counseling upon their departure from the Massachusetts School of Law. Exit counseling information is available on the Office of Financial Aid and at [www.studentloans.gov](http://www.studentloans.gov). Federal loans will enter their grace or repayment periods as of the effective date of withdrawal.

*Note that a voluntary leave of absence is treated as a withdrawal for federal student aid purposes. This means that federal loans will enter their grace or repayment periods during the voluntary leave of absence. In addition, a student must complete exit counseling when taking a voluntary leave of absence. To receive financial aid in future semesters, students must be making Satisfactory Academic Progress, must have a cumulative GPA of 2.0, please see the Office of Financial Aid for further information.*

03/2016

### **Petitions Regarding Other Issues:**

These requests must be submitted in writing to the Registrar, Rosa Figueiredo.

### **Student Grievances:**

The overwhelming majority of student grievances received by MSLAW's administration fall into three general categories: requests for tuition refunds after the time for a refund has elapsed, requests for changes in grades, and disciplinary complaints. With respect to tuition refunds and changes in grades, MSLAW's policies and procedures are stated in this handbook. With respect to disciplinary matters arising under the rules and regulations stated in this handbook, MSLAW follows procedures that are available to all students in published form.

MSLAW occasionally receives grievances from students concerning other school related matters, such as parking, school cancellations due to inclement weather, or noise in the portion of the library where students are allowed to talk quietly. MSLAW prefers to address and resolve these issues informally. It therefore encourages its students to speak informally to MSLAW's Dean and Assistant Deans about such matters, and the official spoken to will informally take steps he/she deems necessary, if any.

If a student wishes to state a grievance formally, then the student shall submit a signed statement to the Dean, detailing the student's concerns. The Dean may then take whatever action, if any, he/she deems necessary to address the grievance.

### **Clinic:**

Students may take a maximum of nine (9) credit hours of clinical credit with no more than six (6) credit hours in any one of the following: Clinic, Judicial Internship or Family Law Advocacy Clinic. Clinics and Internships are taken on a pass/fail basis.

**Deferral Forms:**

Deferral forms for undergraduate loans are filled out by the Registrar. If loan company addresses are provided, deferrals will be mailed. Otherwise they can be picked up in the front office once completed.

**MSLAW Alumni Continuing Legal Education:**

MSLAW's Alumni Continuing Education Program offers MSLAW graduates the opportunity to refresh their skills or learn new ones by enrolling in classes at discounted rates. To be considered, MSLAW graduates must submit a written request to MSLAW's Admissions Committee. Alumni pay 50% of the current tuition per credit hour.



## FINANCIAL AID POLICIES

### Financial Aid Information:

The Massachusetts School of Law Financial Aid Office is available to all students. The purpose of financial aid at MSLAW is to help students finance their education through payment plans, unsubsidized federal loans, and Graduate PLUS loans. In order to receive financial aid, a student must be registered for at least 6 credits per semester. All financial aid is to be used to help defray the costs of tuition and fees and other educationally related expenses incurred during the academic year. Please contact Lynn Bowab, Director of Financial Aid, or Kathy Perry, Associate Director of Financial Aid, for assistance.

Federal Stafford Loans: Title IV 032353

Students taking 15-12 credits is considered full-time, 11 credits to 7 credits is considered part time, 6 credits is considered half-time and students taking less than 6 credits is considered less than half time.

### Interest Rate Direct Lending:

The formula for determining interest rates uses the 10-Year Treasury Note Index and a predetermined "add-on" for each fund source. The rates will be calculated at the beginning of each award year and will be fixed for the life of any loan that first disburses during that award year.

### Direct Loan Interest Rates for 2019-2020

On May 8, 2019, the Treasury Department held a 10-year Treasury note auction that resulted in a high yield of 2.479%. The chart below shows the interest rates for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans first disbursed on or after July 1, 2019 and before July 1, 2020.

<b>Interest Rates for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans First disbursed on or after July 1, 2019 and before July 1, 2020</b>			
<b>Loan Type</b>	<b>10-Year Treasury Note High Yield</b>	<b>Add-On</b>	<b>Fixed Interest Rate</b>
Direct Subsidized Loans and Direct Unsubsidized Loans for Undergraduate Students	2.479%	2.05%	4.53%
Direct Unsubsidized Loans for Graduate and Professional Students	2.479%	3.60%	6.08%
Direct PLUS Loans for Parents of Dependent Undergraduate Students and for Graduate or Professional Students	2.479%	4.60%	7.08%

Thank you for your continued support of the Federal student assistance programs.

\*newsletters located at

<https://ifap.ed.gov/eannouncements/052319InterRates4DLFirstDisb070119and063020.html>

### **Basic Student Eligibility:**

To receive aid from the Stafford Loan program, a student must: (1) Have a high school diploma or a general education development (GED) certificate. (2) Be enrolled or accepted for enrollment as a regular student working toward a degree or certification in an eligible program and be taking at least 6 credits for the fall and spring semesters. (3) Be a US citizen or eligible non-citizen. (4) Have a valid social security number or valid alien registration number. (5) Maintain satisfactory academic progress (SAP). (6) Not be in default on any previous student loan. Students taking 15-12 credits is considered full-time, 11 credits to 7 credits is considered part time, 6 credits is considered half-time and students taking less than 6 credits is considered less than half time.

### **Federal PLUS Loans for Graduate Students**

Federal PLUS loans are for creditworthy graduate- and professional-degree students enrolled at least half time in an eligible program. The loan amount can be up to the cost of attendance minus other financial aid received unless the school has its own limits. Contact the Financial Aid Office for details – Lynn Bowab, Director of Financial Aid ([Bowab@msslaw.edu](mailto:Bowab@msslaw.edu)) or Kathy Perry, Associate Director of Financial Aid ([perry@msslaw.edu](mailto:perry@msslaw.edu)).

### **Veterans Benefits:**

The Massachusetts School of Law is approved to certify U.S Veterans for educational benefits through Chapter 30 Active Duty, Chapter 31 Vocational Rehabilitation, Chapter 32 Veterans Educational Assistance, Chapter 33 Post 9/11, Chapter 35 Survivor and Dependents, Chapter 1606 Selected Reserve and Chapter 1607 Reserve Educational Assistance. Students looking to use their VA benefits should first contact their local office to obtain their personal eligibility and a certificate of eligibility. MSLAW requires VA students looking to use their VA benefits to complete and submit, at each registration, a MSLAW Veteran's Verification Form to the Financial Aid Office for processing, these forms can be found outside the Financial Aid office or by contacting Lynn Bowab; [Bowab@msslaw.edu](mailto:Bowab@msslaw.edu) and a certificate of eligibility from the VA. A covered individual is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill® benefits. MSL permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates: The date on which payment from VA is made to the institution.;90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility. MSL does not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33. MSL billing adheres to the requirements of and comply with S2248 PL115-407 Section 103 (Please note: Students taking 15-12 credits is considered full-time, 11 credits to 7 credits is considered part time, 6 credits is considered half-time and students taking less than 6 credits is considered less than half time).

**Satisfactory Academic Progress:**

In addition, any student who receives a total of two or more F grades, other than F's received in the Comparison of Massachusetts and National Law Course, during his or her career at MSLAW is automatically dismissed from the program. Any student seeking readmission to MSLAW must submit a written petition to the school's registrar. Such petitions are rarely granted. Students are limited to one (1) petition for readmission per academic semester.

**Satisfactory Academic Progress Policy:**

In order for MSLAW students to receive Federal Student Financial Aid, they must be making satisfactory academic progress (SAP) in accordance with federal rules. Federal SAP rules are required to be the same as, or stricter than, the institution's academic progress rules.

Satisfactory academic progress must be maintained. Students are required to have a cumulative grade point average (CGPA) of a 2.0 or better every semester to maintain Satisfactory Academic Progress. Students whose CGPA falls below an overall average of 2.0 are placed on Academic Probation (AP) for the next full semester (Fall/Spring). Students on AP are ineligible to receive Federal Stafford Loans.

When the official final grades are released from the semester the student was on AP and if the student brings his/hers CGPA to above 2.0 he/she will regain eligibility for that semester and can be retroactively funded. If a student becomes eligible again for Federal Direct Stafford Loans, in order to have his/her Federal Direct Stafford Loans disbursed, the student must have had a prior completed and approved Financial Aid Packet on record and meet all of MSLAW's other policies.

The Financial Aid Department reviews students' final grades immediately after they have been released. Our goal is to fund the student as soon as possible. The Registrar regularly and timely supplies the Financial Aid Department with official AP lists, as soon as grades are finalized. The Financial Aid Department reviews the Registrars' list to determine which students are eligible.

At the end and beginning of the Fall and Spring semesters, the Financial Aid Department reviews the Registrar's new official AP list to determine if students previously on AP have regained eligibility for federal direct loans and checks to see if students are making academic progress, that is, achieving a GPA of 2.0 or better. If so, then funds will be released.

Students on Academic probation are expected to check in with Professor Kaldis, Assistant Dean of Students, as she is the academic advisor for Academic Probation students, and will help these students develop a plan to succeed and make academic progress. Students on Academic Probation are asked to review their final exams with their professors from the previous semester, to check for mathematical errors and to learn from the mistakes they may have made on the final exams. If a student takes a semester off or leaves MSLAW, the AP status stays on their record and the student will be considered on AP until the student achieves a cumulative GPA of a 2.0 or better.

**Appeal Process:** If a student needs his/her financial aid reinstated for the semester they are on AP, he or she may submit appeal paperwork, within 10 days of the official grades being released. Eligibility for Reinstatement occurs when there are mitigating circumstances which have resulted in deficiencies that could not be made up while on SAP probation.

The following criteria will be used as the basis for an appeal:

- Medical or mental health issues – A doctor’s statement on official letterhead is required as documentation.
- A death in the immediate family –father, mother, sibling, husband, or child. Documentation required – a death certificate or obituary notice stating your name.
- Military call for active duty – Copy of official military orders is required for documentation.
- Family/ relationship issues (i.e. abusive relationship) – legal documentation required.
- Natural disaster: Flood, fire, or tornado – insurance verification required for documentation.
- Loss of job, if previously held a job – Unemployment verification, W-2 Termination Letter from employer for documentation.
- Other – Extenuating or unusual circumstances that prevented the student from succeeding academically (documentation required).

**A review of the student’s overall GPA will be used to determine whether it is feasible for the student to make SAP during the semester the appeal is being sought; all students must meet this requirement in all appeals.**

Note: The following criteria are NOT considered extenuating:

- Lack of funds.
- Employment scheduling issues.
- Change in marital status.
- Child care issues.
- Transportation issues.
- Lack of knowledge of school policy.
- Dissatisfaction with instructor and/or course.
- If a student was academically dismissed or suspended, but readmitted; MSLAW cannot grant an approval of an appeal.

Appeal forms can be requested from the Office of Financial Aid VIA email [Bowab@msslw.edu](mailto:Bowab@msslw.edu). Appeals for reinstatement of eligibility are the responsibility of the student. The Appeal Forms must be submitted within 10 business days of the release of the official grades for the prior semester grades. Appeals must specifically reflect the unique circumstances that were beyond the control of the student. The appeal should provide specific resolution to circumstances and supporting documentation as indicated on the appeal form. Appeals made without documentation will be denied.

Students petitioning / appealing for reinstatement of eligibility remain ineligible to receive aid, but may pursue participating in the Massachusetts School of Law Installment Payment Plan. Students should be prepared with other resources to pay all educational expenses not covered by the payment plan. Students whose appeals are approved may have their eligibility for aid reinstated.

For students currently on AP, if a student is unable to find an alternative means of paying their semester's tuition, Lynn Bowab, Director of Financial Aid, will work with each student, individually, to develop a monthly payment agreement for these charges. As a student on Academic Probation is not eligible for Federal Direct Stafford loans, payment in full for the semester is not expected. Payment of any past tuition, however, is expected before the student graduates.

#### *Termination of Aid*

Students who are dismissed from the Massachusetts School of Law for any reason are terminated from financial aid.

#### *Maximum Timeframe*

As a general rule the maximum timeframe to complete the MSLAW program and receive a JD is 48 months. In some cases, a student may have extenuating circumstances, which may prolong their graduation date up to 84 months.

#### **MSLAW's Deferment Program:**

For a small number of students who have exhausted all other means of obtaining funding (students must have applied for and be ineligible to receive funds under the Stafford Loan Programs or other private educational funding), and can show a dearth of income and liquid assets, MSLAW may defer tuition, in whole or in part. Students seeking such a deferral must complete MSLAW's deferral packet and provide tax returns, a statement of net worth and a monthly budget to the Director of Financial Aid, Lynn Bowab. Deferred tuition must be paid after the student graduates. Upon the student's graduation a schedule of payments and rate of interest are set by the school, and interest begins to be charged on the outstanding balance. The schedule of payments will usually run for a period of five to ten years, depending on how much is owed. The rate of interest will be no greater than two percent over the prime rate at the time of the student's graduation.

#### **MSLAW's Federal Title IV Refund Policy:**

Students who receive federal student aid are subject to both the general Massachusetts School of Law refund policy (see "Refunds" in MSLAW's most recent Student Guide Book ) and a separate federal Title IV funds refund policy. MSLAW is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

If a student leaves the institution prior to completing 60% of a payment period or term, eligibility for Title IV funds is recalculated by our third-party servicer. This recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term. The amount of Federal Aid that you must return is determined by the Federal Formula for Return of Title IV funds (section 484 B of the Higher Education Act , the full text of which is available at <http://www2.ed.gov/policy/highered/leg/hea98/sec485.html>)

If a student earned less aid than was disbursed, MSLAW would be required to return a portion of the funds and the student would be required to return a portion of the funds.

Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution. If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

MSLAW must return the amount of Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Unsubsidized Federal Stafford Loans
- Other assistance under this Title for which a Return of funds is required

Students who owe a repayment of Title IV aid must repay those funds before becoming eligible again for federal aid. Both the general MSLAW refund policy and the separate federal Title IV refund policy are administered by the office of Financial Aid.

The responsibility for returning unearned Title IV aid is shared between MSLAW and you. MSLAW will distribute the unearned aid back to the Title IV programs as specified by law. you will be billed for the amount that you owe to the Title IV programs as well as any amount due MSLAW as result of Title IV funds that were returned that would have be used to cover tuition charges. These funds must be returned within 45 days of Date of Determination. The school must notify the student of this required return within 30 days of the Date of Determination.

***\*\*Note that a voluntary leave of absence is treated as a withdrawal for federal student aid purposes. This means that federal loans will enter their grace or repayment periods during the voluntary leave of absence. In addition, a student must complete exit counseling when taking a voluntary leave of absence. To receive financial aid in future semesters, students must be making Satisfactory Academic Progress, must have a cumulative GPA of 2.0, please see the Office of Financial Aid for further information.***

### **Repayment of Direct Loans:**

*MSLAW has teamed up with Inceptia, a company that has a program to help our students manage their money and student loans. We are providing all of its services to you as a gift – free of charge. The program will help you navigate through all your repayment options and choose the best option for you. Get answers from the Knowl the Owl at [HeroKnowl.org](http://HeroKnowl.org).*

### **Consolidation:**

Consolidation loans pay off Stafford and Grad PLUS loans, resulting in one federally insured loan with new terms and a single monthly payment. Repayment begins immediately. The interest rate is a blended result of the rates on the loans being consolidated. The terms may range from 20 years to 30 years. Eligible loans must be in a grace period or in repayments (which includes deferment and forbearance) to qualify for loan consolidation. Please contact American Student Assistance (ASA) at [www.ASA.org](http://www.ASA.org) to discuss your options.

Direct Loan Consolidation      1-800-557-7392      [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)  
 American Student Assistance      1-866-460-6332      [www.ASA.org](http://www.ASA.org)

Please note: The balance can be paid over time - MSLAW will tailor a payment arrangement to fit your needs. This policy applies to Federal Financial Aid participants.

**MSLAW'S Default Rate:**

**Cohort Default Rate History List**

Select	Fiscal Year	Rate Type	Numerator	Denominator	Rate	Process Date
<input type="checkbox"/>	2016	3YR DRAFT	8	144	5.5	01/26/2019
<input type="checkbox"/>	2015	3YR OFFICIAL	11	184	5.9	08/18/2018
<input type="checkbox"/>	2014	3YR DRAFT	11	184	5.9	01/27/2018
<input type="checkbox"/>	2014	3YR OFFICIAL	12	250	4.8	08/05/2017
<input type="checkbox"/>	2014	3YR DRAFT	12	250	4.8	01/28/2017

**Student Loan Eligibility After TPD Discharge:**

**BORROWERS WHO REQUEST NEW LOANS AFTER DISCHARGE**

To receive a new Title IV loan (Perkins Loans or Direct Loans) or TEACH Grant after receiving a discharge due to total and permanent disability, a borrower must:

- Obtain a certification from a physician that he or she is able to engage in substantial gainful activity; and
- Sign a statement acknowledging that the new loan or TEACH Grant service obligation cannot be discharged in the future on the basis of any injury or illness present at the time the new loan or TEACH Grant is made, unless the condition substantially deteriorates so that he or she is again totally and permanently disabled.

The borrower must submit the certification from the physician and the signed statement to the school he or she wishes to attend. Only one copy of a physician's certification is needed for subsequent loans or TEACH Grants if the borrower remains at the same school. (That is, the borrower does not need to provide a new physician's certification if he or she requests additional loans or TEACH Grants for subsequent academic years at the same school.)

If the borrower requests a Perkins Loan or Direct Loan program loan or a new TEACH Grant within three years of the date that a previous loan or TEACH Grant was discharged, the borrower must resume payment on the previously discharged loan or acknowledge that the borrower is once again subject to the terms of the TEACH Grant Agreement to Serve before receiving the new loan.

**SCHOOL RESPONSIBILITIES**

In order for the borrower to receive a new Perkins or Direct Loan after a prior TPD discharge, the school must:

1. *Collect and Maintain Certification and Signed Statements*

The school must collect from the borrower and keep on file the statements described above.

2. *Confirm Resumed Payment or Agreement to Serve*

If it is within the three-year post-discharge monitoring period, the school needs to confirm via NSLDS or by contacting the Disability Discharge Loan Servicing Center that the Department has removed the discharged loans or TEACH Grants from discharge status, repayment has resumed on any discharged loans, and the borrower has acknowledged that he or she is subject to the terms of the TEACH Grant Agreement to Serve .

**Grace Counseling Outreach and Default Prevention Outreach**

At the Massachusetts School of Law, we understand that student loans can be intimidating. That's why we have partnered with Inceptia, a division of the National Student Loan Program, to provide you with free assistance on your student loan obligations to ensure you feel comfortable and can be successful in your loan repayment.

Inceptia may be calling to help you with next steps in your repayment journey. Their friendly counselors are there to help you every step of the way. While you are in your grace period, they might reach out to you to answer questions you may have on your repayment options. If you become delinquent on your loans, they may also contact you to help find a solution that works within your means.

The Inceptia counselors are there to help you with every step by staying in touch with you via phone calls, letters, and/or emails. They will not be collecting money from you. Inceptia's nonprofit purpose is to help you find answers to your questions and solutions to your issues. We encourage you to visit Inceptia's Student Loan Knowledge HQ website at [HeroKnowl.org](http://HeroKnowl.org).

**The 1098-T form:**

The 1098-T is an IRS form entitled "Tuition Statement" that assists the student in determining if he/she qualifies for certain education related tax credits under the Taxpayer Relief Act of 1997(TRA97). The IRS requires eligible educational institutions such as MSLAW to file a 1098-T form each year for each student (excluding non-resident alien students) enrolled for whom a reportable transaction is made during the calendar year. If a student does not provide their social security number to the school, they will not receive a 1098-T form.

The Forms will be mailed by January 31st of the following year. You should receive your 1098-T form within two weeks of this date.

Please consult with the Internal Revenue Service (IRS) or a qualified tax professional to address any tax related questions. MSLAW is unable to dispense tax advice or determine tax benefit qualifications

MSLAW has chosen to report qualified tuition and related expenses that were BILLED during the calendar year, rather than the amount that was PAID. In general, qualified tuition and related expenses are considered to be billed when you register for classes. The billed amount of tuition and



fees reported in box 2 is reduced by the following deductions. The amount shown in box 2 for qualified tuition and related expenses billed during the calendar year may represent an amount that is different from the amount actually paid during the calendar year, although for many students the amounts will be the same.

The Forms will be mailed by January 31st of the following year. You should receive your 1098-T form within two weeks of this date.

Please consult with the Internal Revenue Service (IRS) or a qualified tax professional to address any tax related questions. MSLAW is unable to dispense tax advice or determine tax benefit qualifications

**VOTER REGISTRATION INFORMATION:**

Any person of 18 years of age or older can register online at [www.registertovote.org](http://www.registertovote.org).

## **Drug and Alcohol Abuse Prevention:**

### *Policy Statement*

The abuse of alcohol and other drugs by students and student organizations is contrary to the Massachusetts School of Law's values and mission, and can diminish the intellectual, social, physical, and moral development of its students. The risks of substance abuse and misuse include poor academic performance, poor social interactions, unwanted and inappropriate sexual activity, and negative impact on future career prospects. The Massachusetts School of Law recognizes that adult students will make personal choices about their use of alcohol and other substances, but those choices must NOT disrupt the school's community, have a negative impact on other members of the surrounding community or violate any local, state, federal law or ordinance, or MSLAW's policy or code of conduct.

All students and student organizations are responsible for their behavior and for respecting the rights of others.

The Massachusetts School of Law complies fully with local, state and federal regulations regarding the sale, possession, and consumption of alcoholic beverages. The unlawful manufacture, possession, use, or distribution of illicit drugs or controlled substances on MSLAW's property or as part of MSLAW's activities is strictly prohibited.

The Drug and Alcohol Abuse Prevention policy applies to all students and all employees. The unlawful possession, use or distribution of illicit drugs and alcohol are strictly prohibited at this institution. Students or employees not complying with the above policy are considered to be in violation of MSLAW's student Code of Conduct.

### **Drug and Alcohol Counseling / Treatment Centers:**

The Center for Substance Abuse Hotline - (800) 327-5050

Alcohol Anonymous (AA) - (877) 331-3394

Center for Addictive Behaviors - (800) 334-5512

## **Family Educational Rights and Privacy Act (FERPA):**

A school may not disclose the education records of a student to other persons unless that student has given consent in writing. The law is called the Family Educational Rights and Privacy Act (also referred to as FERPA or the Buckley Amendment).

### **Privacy Act Disclosure Notice:**

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is §451 et sec. of the Higher Education Act of 1965, as amended. Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine uses in the Privacy Act notices called "Title IV Program Files" (originally published on April 12, 1994, Federal Register Vol. 59 p.17351) "National Student Loan Data System: (originally published on December 20, 1994, Federal Register Vol. 59 p.65532).

Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected, for use by federal, state, local or foreign agencies in connection with employment matters or the insurance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN), we must inform you that we collect your SSN on a voluntary basis, but section 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) provides that, in order to receive any grant, loan, or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of your loan(s) so that data may be recorded accurately.

**Campus Law Enforcement:**

MSLAW is open to the public. Our hours are M-F 8AM to 11PM and weekends 9AM to 6:30PM. Because the building is open to the public, it is very important to keep all valuables within sight. MSLAW is not responsible for any items lost or stolen. We consider the grounds to be safe. However, you must always be aware of your surroundings.

We encourage all students to work with school officials and appropriate police agencies to ensure accurate and prompt reporting of any improper action. In the event of a criminal action or other emergency call 911 immediately. All criminal and immoral actions should be reported to Dean Coyne. For more information regarding campus crime rates, please make all inquiries to the Office of Financial Aid.

All students are required to enroll in the Emergency Notification System.

This system is designed to notify students of emergency conditions, dangerous persons, or other hazards on campus via SMS Text Message, Robo-Call, and via email.

Students must complete this registration as soon as possible, as it is the most efficient method of informing our entire student-body and community quickly in case of an emergency situation here at MSLAW.

The system is designed to notify each recipient in the form of delivery that will be read most immediately.

**Satisfactory Academic Progress Policy:**

In order for MSLAW students to receive Federal Student Financial Aid, they must be making satisfactory academic progress (SAP) in accordance with federal rules. Federal SAP rules are required to be the same as, or stricter than, the institution's academic progress rules.

Satisfactory academic progress must be maintained. Students are required to have a cumulative grade point average (CGPA) of a 2.0 or better every semester to maintain Satisfactory Academic Progress. Students whose CGPA falls below an overall average of 2.0 are placed on Academic Probation (AP) for the next full semester (Fall/Spring). Students on AP are ineligible to receive Federal Stafford Loans.

When the official final grades are released from the semester the student was on AP and if the student brings his/hers CGPA to above 2.0 he/she will regain eligibility for that semester and can be retroactively funded. If a student becomes eligible again for Federal Direct Stafford Loans, in order to have his/her Federal Direct Stafford Loans disbursed, the student must have had a prior completed and approved Financial Aid Packet on record and meet all of MSLAW's other policies.

The Financial Aid Department reviews students' final grades immediately after they have been released. Our goal is to fund the student as soon as possible. The Registrar regularly and timely supplies the Financial Aid Department with official AP lists, as soon as grades are finalized. The Financial Aid Department reviews the Registrars' list to determine which students are eligible. At the end and beginning of the Fall and Spring semesters, the Financial Aid Department reviews the Registrar's new official AP list to determine if students previously on AP have regained eligibility for federal direct loans and checks to see if students are making academic progress, that is, achieving a GPA of 2.0 or better. If so, then funds will be released.

Students on Academic probation are expected to check in with Professor Kaldis, Assistant Dean of Students, as she is the academic advisor for Academic Probation students, and will help these students develop a plan to succeed and make academic progress. Students on Academic Probation are asked to review their final exams with their professors from the previous semester, to check for mathematical errors and to learn from the mistakes they may have made on the final exams. If a student takes a semester off or leaves MSLAW, the AP status stays on their record and the student will be considered on AP until the student achieves a cumulative GPA of a 2.0 or better.

**SAP Appeal Process:**

If a student needs his/her financial aid reinstated for the semester they are on AP, he or she may submit appeal paperwork, within 10 days of the official grades being released. Eligibility for Reinstatement occurs when there are mitigating circumstances which have resulted in deficiencies that could not be made up while on SAP probation.

The following criteria will be used as the basis for an appeal:

- Medical or mental health issues – A doctor’s statement on official letterhead is required as documentation.
- A death in the immediate family –father, mother, sibling, husband, or child. Documentation required – a death certificate or obituary notice stating your name.
- Military call for active duty – Copy of official military orders is required for documentation.
- Family/ relationship issues (i.e. abusive relationship) – legal documentation required.
- Natural disaster: Flood, fire, or tornado – insurance verification required for documentation.
- Loss of job, if previously held a job – Unemployment verification, W-2 Termination Letter from employer for documentation.
- Other – Extenuating or unusual circumstances that prevented the student from succeeding academically (documentation required).

**A review of the student’s overall GPA will be used to determine whether it is feasible for the student to make SAP during the semester the appeal is being sought; all students must meet this requirement in all appeals.**

Note: The following criteria are NOT considered extenuating:

- Lack of funds.
- Employment scheduling issues.
- Change in marital status.
- Child care issues.
- Transportation issues.
- Lack of knowledge of school policy.
- Dissatisfaction with instructor and/or course.
- If a student was academically dismissed or suspended, but readmitted; MSLAW cannot grant an approval of an appeal.

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Termination of Aid: Students who are dismissed from the Massachusetts School of Law for any reason are terminated from financial aid.

#### *Maximum Timeframe*

As a general rule the maximum timeframe to complete the MSLAW program and receive a JD is 48 months. In some cases, a student may have extenuating circumstances, which may prolong their graduation date up to 84 months.

#### **Professional Judgment Policy:**

This is a process used to adjust a student's eligibility for federal student aid. MSLAW uses professional judgment on a case-by-case basis and only with *full* documentation.

#### *Reasons for Professional Judgment*

- Unemployment or Change in Employment
- Child Care and Dependent Care Expenses
- Death of a Spouse
- Elementary and Secondary School Expenses
- Divorce / Separation
- Support of Extended Family
- Disability of Student or Spouse
- Extraordinary Medical and Dental Expenses
- Local Disaster

*Please Note: This is not a complete list of reasons for Professional Judgments.*

#### **Verification Policy:**

MSLAW does not participate in the Perkins Loan or Federal Work Study programs, we no longer need to complete verification as of July 1, 2012. We are still, however, responsible for clearing up any conflicting data that may exist within the documents of a student's file and are also still responsible for clearing any c codes on the ISIR.

MSLAW will notify you in writing, if your award changes as a result of this process. Students must submit all required documentation within 30 days of the first day of classes. This procedure will provide enough time for review and corrections. If documentation is not provided, your application will ***not*** be processed and you will need to make other payment arrangements for registration.

**MSLAW Bookstore:**

MSLAW maintains a bookstore where students can purchase new casebooks and other materials. Cash, checks and major credit cards may be used to purchase books and clothing at MSLAW's bookstore. Students may contact the MSLAW Bookstore directly for book availability and pricing at 978-688-0584. One month prior to school beginning, the ISBN numbers will be made available on our website, [www.mslaw.edu/bookstore](http://www.mslaw.edu/bookstore).

**BarristerBooks.com**

Did you know you can RENT text books online for less money than buying? Visit the MSLAW Bookstore at [www.mslaw.edu/bookstore](http://www.mslaw.edu/bookstore) for the ISBN list each semester and use each textbook's unique identifier to rent online through BarristerBooks at [www.barristerbooks.com/](http://www.barristerbooks.com/).

**Office of Academic Support & Career Development:**

The Massachusetts School of Law strives to ensure the success of each student. Law school is challenging and even the most successful students may need assistance adapting to a new academic discipline. Students may notice difficulty in absorbing new material, completing academic work, or understanding reading materials; anxiety about critical reading, writing, or test taking; and a reluctance to speak in class. The Office of Academic Support & Career Services provides our students with an opportunity to meet individually or collectively with a professor to consult about learning concerns. In addition, it provides students an opportunity to find support in mapping out their law school path to ensure success beyond the classroom.

There are many resources here at the law school to support you. From academic advisors, to student mentors, to a writing lab staffed with full-time faculty, with specific sessions designed to support students in developing strong reading comprehension, writing skills, test-taking skills, and with time management and organization. In addition, there is support to help students navigate the law school curriculum by providing help with course selection, with an eye towards ensuring success on the bar exam as well as positioning students for employment upon graduation. Students can request individual appointments at any time by contacting Professor Colby-Clements at [pcolby@mslaw.edu](mailto:pcolby@mslaw.edu).

## **STUDENT ACTIVITIES**

### **The American Association For Justice:**

The MSLAW AAJ Student Chapter is an organization for students who have an interest in developing trial skills. It is affiliated with the American Association For Justice. AAJ offers workshops on issues such as opening and closing statements, admitting evidence, and trial strategy, and also fields a team to represent MSLAW at national level trial competitions.

### **The American Association For Justice Competition:**

MSLAW students participate in the American Association For Justice law school mock trial competition both at the regional level in Boston and if successful at the national final rounds in New Orleans or Boca Raton. MSLAW's AAJ trial team competition is open to all students who have completed Case Preparation and Evidence.

### **Delta Theta Phi Law Fraternity International:**

Founded in 1900, this fraternity is one of the leading professional law fraternities in the world. The Fraternity provides various social and professional benefits to its members, and sponsors resume writing workshops and leadership opportunities. Membership in Delta Theta Phi is open to all students.

### **Massachusetts School of Law's Advocacy Program**

Contact: Dean Michael L. Coyne - [Coyne@msslaw.edu](mailto:Coyne@msslaw.edu)

This program provides students an opportunity to develop their advocacy skills and abilities as a lawyer while competing against law students from some of the other top advocacy programs in the United States. MSLAW students compete in the National Criminal Defense Competition in California, The Thurgood Marshall Mock Trial Competition sponsored by the National Black Law Students' Association, The American Association for Justice Trial Advocacy Competition and the National Moot Court Competition. Teams of MSLAW students travel around the country to compete in both regional and national advocacy competitions.

Because of its extensive efforts in teaching students the actual skills needed in the practice of law, Massachusetts School of Law has become nationally recognized for its ability at professional skills development and in training highly effective advocates. While competing in advocacy competitions against the top law schools in the United States, MSLAW students have been champions and finalists in various national and regional advocacy competitions. In trial advocacy, those victories include Thurgood Marshall Trial Advocacy National Finals 2nd Runner Up, Thurgood Marshall Trial Advocacy National Finals 3rd Runner Up, American Association for Justice New England Trial Advocacy Champions, National Criminal Trial Advocacy Competition 3rd runner up, Thurgood Marshall Northeast Region Trial Advocacy Champions (2008, 2012 and 2013), and Northeast Region Trial Advocacy 1st Runner Up. The Northeast region of the National Black Law Students Association is comprised of the 33 law schools in New England, northern New Jersey, and New York. The National Black Law Student Association sponsors the Thurgood Marshall Mock Trial Competition. The New England region of the American Association for Justice Student Trial Advocacy Competition includes the law schools in New England and northern New York.



**MSLAW's Black Law Students Association:**

Contact: Professor Daniel Harayda at [harayda@msslaw.edu](mailto:harayda@msslaw.edu)

This organization is a multicultural organization open to all students. The Black Law Students Association is a fraternal organization that serves the interest of its members and takes part in various social and community activities. BLSA outreach efforts provide community service and law-related services to the greater Boston and Lawrence communities.

**MSLAW Student Bar Association (SBA):**

Contact: Professor Daniel Harayda at [harayda@msslaw.edu](mailto:harayda@msslaw.edu)

The Student Bar Association, which is headed by seven law students chosen by vote of the student body, engages in many activities, including: (1) sponsorship of its highly successful speakers series, which has included lectures by numerous judges, lawyers, and government officials; (2) sponsorship of the Law Day Dinner Dance, at which MSLAW presents its annual Justice Thurgood Marshall Human Rights Award; and (3) sponsorship of various on-and off-campus social functions.

**Massachusetts School of Law Diversity Alliance:**

Contact: Assistant Dean Pota Kaldis - [Pota@msslaw.edu](mailto:Pota@msslaw.edu)

Formed in 1997, this group sponsored symposiums on bullying, same sex marriage and domestic partnerships. Members attend functions such as the Annual Lavender Law Conference and get involved in activities of the Massachusetts Gay Lesbian Bar Association and Gay Lesbian Advocates and Defenders. The association, which consists of "allies" as well as members of the above groups, is dedicated to fostering awareness of and sensitivity to sexual orientation and other human rights issues within the law school and community. Assistant Dean Paula Kaldis is the faculty advisor.

**Barristers Club and MSLAW Meal**

Contact: Dean Michael L. Coyne - [Coyne@msslaw.edu](mailto:Coyne@msslaw.edu)

A service organization of law students and others whose members are determined to help their colleagues, their communities and others while pursuing intellectual growth and fulfillment. Barristers are dedicated to service, scholarship and amity.

In order to share the common experience of working with each other and serving the community, at least once a month; Barristers perform a group service to the community. Barristers look for ways to serve the community including working in food kitchens, serving meals to those less fortunate, tutoring inner city students or other law students, partnering with boy's and girl's clubs in order to assist them in achieving their important goals, and participating in any other community service opportunity in which a need exists.

Please contact Professor Rodriguez ([srodriguez@msslaw.edu](mailto:srodriguez@msslaw.edu)) or Mick Coyne ([mick@msslaw.edu](mailto:mick@msslaw.edu)) if interested in joining or helping out.

**The American Constitution Society of Massachusetts School of Law**

Contact: Professor Peter M. Malaguti - [Malaguti@msslaw.edu](mailto:Malaguti@msslaw.edu)

MSLAW has a student chapter of the American Constitution Society for Law and Policy (ACS). ACS is one of the nation's leading progressive legal organizations. Founded in 2001, ACS is a rapidly growing network of lawyers, law students, scholars, judges, policymakers and other concerned individuals. Our mission is to ensure that fundamental principles of human dignity, individual rights and liberties, genuine equality, and access to justice enjoy their rightful, central place in American law.

ACS is a non-partisan, non-profit educational organization which does not, as an organization, lobby, litigate or take positions on specific issues, cases, legislation or nominations. We do encourage our members to express their views and make their voices heard.

The MSLAW student chapter intends to fulfill the mission of the national organization by raising student awareness about constitutional issues through a speaker series and other informational events. The chapter also intends to reach out to the surrounding communities to raise awareness about constitutional issues among lay persons.

**The Law Enforcement Bar Association:**

The Law Enforcement Bar Association is an organization open to all members of the MSLaw community but whose primary function is to address the particular needs of law enforcement officers. Members of LEBA shall strive to further serve their communities through community service education projects.

# **COPYRIGHT INFRINGEMENT POLICY**

## **Introduction:**

In compliance with the 18 USC 2319, Criminal Copyright Infringement, 17 USC 101, the No Electronic Theft (“Net”) Act and the Digital Millennium Copyright Act’s provisions relating to educational institutions, encourages its students, faculty and staff to educate themselves on the principles of copyright and to respect the rights of copyright owned by others.

Individuals using computers and networks (the “account holder”), library, and other academic resources are responsible for complying with copyright laws and the Law School’s policies and procedures regarding the use of copyrighted materials.

## **Authority:**

In the case of copyright infringement by an account holder, the Law School reserves the rights to deny, limit, revoke, or extend computing privileges and access to the network at its discretion or to impose other sanctions at its discretion. (See end of this policy statement for procedures on copyright infringement concerning language, literature, or media other than computers and networks.). Once a determination of copyright infringement has been made under the Procedures for Investigation and Disposition of Copyright Infringement Allegations, the matter will be referred to MSLAW’s Disciplinary Committee.

MSLAW’s Disciplinary Committee, using the regulations governing students as the guideline, will deal with student violations of this policy. Faculty violations of this policy will be dealt with by the Dean or Assistant Deans. Staff violations of this policy will be dealt with by the appropriate supervisor or Dean.

The procedures outlined below will apply when the Law School receives written notification of an alleged copyright infringement.

## **Notification of Infringement by Copyright Holder:**

Copyright holders who believe an account holder has infringed their copyrighted material must notify the Assistant Deans, or Dean (the “designated agent”) of the allegedly infringing action or material in writing. For purposes of these procedures, an Email message from the copyright holder shall be considered a written notice providing the copyright holder alleging the infringement is identified and is willing to provide additional signed documentation of his/her claim. The notification must:

- 1) Identify the copyrighted material being infringed in sufficient detail to permit the Law School to locate the allegedly infringing material on the Law School’s network;
- 2) State the basis for the claim of possible infringement;
- 3) State the basis for the copyright holder’s copyright in the work (e.g. author, owner, assignee).

## **Notification of Account Holder of Allegation of Copyright Infringement:**

The designated agent of the law school will notify the account holder who appears to have posted the allegedly infringing material that an investigation procedure will be conducted according to published policy.

Procedure for Investigation and Disposition of Copyright Infringement Allegations. In the event that the allegedly infringing material is being used for a class at the Law School, the designated agent will attempt to secure an arrangement with the copyright holder for use of the allegedly infringing material by the account holder until the end of the current academic term. Failing a satisfactory arrangement, the designated agent will notify the account holder and conduct an investigation of the alleged infringement and take action as set forth below regarding any allegedly infringing material.

If, after the investigation, the designated agent determines that the allegedly infringing material appears not to infringe on the copyright of the copyright holder, the designated agent will notify the copyright holder and the account holder of this determination. If the copyright holder disagrees with the determination of the designated agent, the copyright holder may request in writing that the Law School ask its attorneys to render an opinion as to whether the allegedly infringing material constitutes copyright infringement. If the material is determined not to constitute copyright infringement, the material will remain on the network.

If, after conducting an investigation, the designated agent determines that the allegedly infringing material appears to infringe the copyright of the holder, the designated agent, working with the appropriate authority, will follow the procedures for removal of infringing material set forth below.

**Removal of Infringing Material:**

If, after the designated agent's investigation, the determination is made that the allegedly infringing material appears to infringe the copyright of the holder, the designated agent will notify the copyright holder and the account holder whose account was used to post the allegedly infringing material. The designated agent will direct the appropriate IT staff member to remove, or block access to, the allegedly infringing material. At this time, the appropriate authority, as designated under "Law School Authority," will be notified.

Upon receipt of notification from the designated agent that the allegedly infringing material appears to infringe the copyright of the copyright holder and is being blocked or removed from the Law School's computers or network, the account holder may request that the designated agent restore the removed or blocked material based on the account holder's belief that the allegedly infringing material is not infringing. Such a request must be in writing and include a detailed statement of the basis for the account holder's belief that the allegedly infringing material is not infringing, as well as a request that the Office removed or blocked material be restored. If the designated agent receives such a request from the account holder, the designated agent, in consultation with the appropriate Law School authority, will provide a copy of the request to the copyright holder and to the Law School attorney, if the attorney has not already provided an opinion on the matter.

If, within ten days after a copy of the account holder's request is sent to the copyright holder by the designated agent, the designated agent has not received a written request from the copyright holder to continue the blocking or removal of the allegedly infringing material, the designated agent will notify IT department to restore the material so long as the Law School's attorney, if he/she has been consulted, agrees that the material does not constitute an infringement of copyright. IT department will restore the allegedly infringing material within four days of the receipt of such notification.

If the designated agent receives, within ten days, a request from the copyright holder to continue the blocking or removal of the allegedly infringing material, the designated agent will provide copies of all correspondence to the Law School's attorney. Notification of this request from the copyright holder will also be sent to the account holder who had appealed the original decision regarding the alleged copyright infringement, and the appropriate Law School authority. The Law School attorneys will be asked to render an opinion as to whether the allegedly infringing material constitutes copyright infringement.

If the allegedly infringing material is determined, by the Law School attorney, not to constitute copyright infringement, the material will be restored by the IT department within four days of such determination.

Procedures involving alleged copyright infringement concerning language, literature, or media other than computers and networks questions of alleged copyright infringement concerning language, literature, and media other than computers and networks will be investigated by the designated agents established for these areas. These designated agents will follow procedures, and adhere to policies that are essentially the same as those outlined above (for computer and network use) to ascertain if the fair use provisions of copyright legislation have been infringed upon. Blocking or removal of material determined to constitute copyright infringement will be handled in a manner determined to be appropriate for each area, as will restoration of material determined, through the appeal process, to not constitute copyright infringement.

### **Policy Review:**

The Copyright Infringement's Committee will ensure that this policy is reviewed every year.

***\*\*\* To see or receive a full copy of this policy please inquire thru the financial aid office***

## **Your Privacy Rights under the Federal Family Educational Rights and Privacy Act (FERPA)**

The Family Educational Rights and Privacy Act (FERPA) afford eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day the Massachusetts School of Law (“School”) receives a request for access. A student should submit to the registrar a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student’s education records that the student believes is inaccurate, misleading, or otherwise in violation of the student’s privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student’s right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the university discloses personally identifiable information (“PII”) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The school discloses education records without a student’s prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the School in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the School who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the School.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the School to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202

See the list below of the disclosures that postsecondary institutions may make without consent.

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in §99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, §99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student –

- To other school officials, including teachers, within the School whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in §99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(2) are met. (§99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of §99.34. (§99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§99.31(a)(7))

- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to §99.36. (§99.31(a)(10))
- Information the school has designated as “directory information” under §99.37. (§99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of §99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of §99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school’s rules or policies with respect to the allegation made against him or her. (§99.31(a)(14))
- To parents of a student regarding the student’s violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

Please specifically note that the local bar authorities of many states require law school disclosures about the student’s academic record at the School for the purposes of considering admission to the state bar; for example, in Massachusetts the disclosure is made by way of a “Law School Certificate” to the Massachusetts Board of Bar Examiners. This school considers a student request to disclose such information to state bar authorities to be a complete consent of the student with regard to all information so provided.



## Current Campus Crime/Emergency Policies:

### Who should you report a criminal action or other emergency to? *Call 911*

If you see a person committing a criminal act please call the Andover Police department at **978 470-3766 or 911**. All criminal and immoral actions should be reported as soon as possible to Dean Michael L. Coyne or security officer on the premises, who will then file a report with student services. If a student reports a criminal action or other emergency and wishes to remain anonymous he or she may do so - unless legal authorities need assistance in prosecuting criminal charges.

If you see someone in need of immediate medical attention please call **911**. All medical emergencies should then be reported, as soon as possible, to one of the following, Michael L. Coyne, Dean and/ or a staff member, who will then file a report with student services.

### What happens after you have reported the incident?

Each incident will be looked into immediately to determine the severity of the situation and the dean will decide which additional cause of action must be taken, for example if a student is accused of cheating or lying he\she will be brought before MSLAW 's Disciplinary Committee. A copy of these procedures can be found in the student activities office and will be furnished upon request. 668.47(a)(1)

The Massachusetts school of Law is open to the public. Our hours are M-F 8am to 11pm and weekends 9am to 9pm. Due to the fact the building is open to the public it is very important to keep all valuables within sight. MSLAW is not responsible for any items lost or stolen. We consider the grounds to be safe, however, you must always be aware of your surroundings and what is going on around you. 668.47(a)(2)

### Campus Security

The Andover Police are the appropriate authority to report any breach of campus security. We encourage all students to work with school officials and appropriate police agencies to ensure accurate and prompt reporting of any crimes. 668.47(a)(3) For a six ear summary of crime statistics and incident breakdown, please inquire in the financial aid. Surrounding towns are Tewksbury, Methuen, Lawrence and North Andover.

**ALICE principles; Alert, Lockdown, Inform, Counter and Evacuate:** August 2018, MSL's full time staff and faculty participated in a day long training on the ALICE principles; Alert, Lockdown, Inform, Counter and Evacuate. MSL will continue to have trainings and drills to improve our preparedness in the event a situation was to occur here at MSL. MSL also offers an e-Learning certification program has invited our Adjunct Professors to participate on line or in person. The online training is in the basic principles of the Alice Training program; Alert, Lockdown, Inform, Counter and Evacuate through a video training module which can viewed days or evenings. Dean Michael Coyne has strongly requested for everyone's participation in this eLearning ALICE program so you may be prepared, in the event of an active situation. MSL takes the safety of our students and the MSL community seriously and we be continuing the training for our staff and we are looking to expand the training to our graduate students in the near future.

MSLAW utilizes the Emergency Notification System through a text messaging system. This system is designed to notify students of emergency conditions, dangerous persons, or other hazards on campus via SMS Text Message, Robo-Call, and via email. Students must complete a registration as soon as possible, as it is the most efficient method of informing our entire student-body and community quickly in case of an emergency situation here at MSLAW. Please contact Mick Coyne at [mick@mslaw.edu](mailto:mick@mslaw.edu) to request a form. Forms are also available at registration.

**Campus Law Enforcement:**

MSLAW is open to the public. Our hours are M-F 8AM to 11PM and weekends 9AM to 6:30PM. Because the building is open to the public, it is very important to keep all valuables within sight. MSLAW is not responsible for any items lost or stolen. We consider the grounds to be safe. However, you must always be aware of your surroundings.

We encourage all students to work with school officials and appropriate police agencies to ensure accurate and prompt reporting of any improper action. In the event of a criminal action or other emergency call 911 immediately. All criminal and immoral actions should be reported to Dean Coyne. For more information regarding campus crime rates, please make all inquiries to the Office of Financial Aid.

**Will you be notified about violent offenses?**

MSLAW will distribute a security report to current students and employees regarding any *violent offenses*, that were reported to MSLAW, through direct mail, if these offenses occur. All prospective students and employees will be provided a copy of these reports, upon request. MSLAW will post on the student services bulletin board any criminal offenses, such as stolen lap tops, books or vehicle break- ins. Students will be given this summary annually with their Fall and Spring registration in hopes to remind students about community and personal safety and encourage community awareness and prevention.

**Violent Crime and Arrest Statistics:**

The number of arrests on campus by local police is 0. 668.47(a)(7) Criminal offenses reported to local police agencies or to any official of the institution during the academic year **August 2018 thru July 2019**

Crime	#of offenses	
a. Murder	0	b. Sex offenses 0
c. Robbery/ theft	0	d Aggravated assault 0
e. Burglary	0	f. Motor - Vehicle theft 0
g. Arson	0	h. Arrest for liquor law , drug law violations 0

The number of arrests on campus by local police is 0. 668.47(a)(7) Criminal offenses reported to local police agencies or to any official of the institution during the academic year **August 2017 thru July 2018**

Crime	#of offenses	
a. Murder	0	b. Sex offenses 0
c. Robbery/ theft	0	d Aggravated assault 0
e. Burglary	0	f. Motor - Vehicle theft 0
g. Arson	0	h. Arrest for liquor law , drug law violations 0

The number of arrests on campus by local police is 0. 668.47(a)(7) Criminal offenses reported to local police agencies or to any official of the institution during the academic year **August 2016 thru July 2017**

Crime	#of offenses	
a. Murder	0	b. Sex offenses 0
c. Robbery/ theft	0	d Aggravated assault 0
e. Burglary	0	f. Motor - Vehicle theft 0
g. Arson	0	h. Arrest for liquor law, drug law violations and illegal weapons possession. 0

Please note as of October, 2017, there has been one small act of vandalism on campus

A breakdown of the crime statistics in **area** 2015 and 2016 based on FBI data follows:

<b>Crime</b>	<b>2015</b>	<b>2016</b>	<b>Percent Increase/ Decrease</b>
Violent Crime	19	23	+21.05%
Murder and non-negligent manslaughter	0	0	N/A
Rape	1	3	+200%
Robbery	2	2	0%
Aggravated Assault	16	18	+12.5%
Property Crime	291	216	-25.77%
Burglary	35	28	-20%
Larceny/Theft	246	174	-29.27%
Motor Vehicle Theft	10	14	+40%
Arson	1	3	+200%

The FBI has been collecting [Uniform Crime Reporting](#) data from law enforcement agencies across the United States since 1930. The data is used to gain and offer a comparison from year to year and community to community in a wide range of violent and property crimes.

### **Fire Safety Report:**

MSLAW's location is inspected annual by the Town of Andover Fire Department. MSLAW has exit and evacuations signs posted in various locations through the building. We are a nonsmoking building and does not allow smoking within 100 feet of its entrances. Since our relocation to 500 Federal Street Andover MA 01810 MSLAW has not had any fire related incidences within our building.

## **Other Policies**

### **Sexual Harassment Policy:**

The Massachusetts School of Law takes the firmest possible stand against sexual harassment of its students and staff. Sexual Harassment is a form of gender discrimination and violates both Title VII of the civil Rights Act of 1964, as well as many state laws, including in Massachusetts, General Laws c. 151 B. The school's written policy is available for inspection. For more details, please make all inquiries to Dean Michael Coyne. All students reports Sexual Harassment are confidential unless legal authorities need assists in prosecuting criminal charges.

### **Non-Discrimination and ADA Policy:**

It is the policy of the Massachusetts School of Law not to discriminate on the basis of race, color, religion, sex, age, national origin, disability (where reasonable accommodations can be made), disabled veteran status or veteran of the Vietnam era status in its educational programs, activities, admissions or employment policies. In addition to complying with federal and state equal opportunity laws and regulations, MSLAW through its diversity policy declares harassment based on individual differences (including sexual orientation) inconsistent with its mission and educational goals. Direct questions, concerns or requests for reasonable accommodations to Dean Michael L. Coyne at 978-681-0800 or [Coyne@msslaw.edu](mailto:Coyne@msslaw.edu). MSL is sensitive to the needs of patrons and employees with disabilities. In order to facilitate access to MSLAW's services and resources we provide reasonable accommodation for all individuals with recognized disabilities. Individuals with disabilities should submit their request for disability accommodation to the Assistant Dean's office.

If the disability is not apparent, the individual may be asked to submit supporting documentation.

Upon receiving sufficient information to determine what, if any, accommodations are necessary; the individual will be notified regarding the accommodations that will be provided. This shall occur within a reasonable period and in no event beyond 21 days after sufficient information has been provided to MSLAW. The individual will also be notified in the event that additional information is needed in order to determine what reasonable accommodations would be necessary in order to assist the individual as required by the ADA or applicable state law.

Any student aggrieved by the initial decision regarding his or her request for accommodations will have twenty-one (21) days to appeal that determination to the Dean of the law school. Said appeal will be filed in writing and supported by any documentation the student or employee feels should be taken into account in making a finding on the request for accommodations.

## MSLAW's Sexual Assault Policy

The term "sexual assault" refers to rape or sexual intercourse against one's will, or any unwanted physical contact of a sexual nature. An assault can happen anywhere: You may know your assailant well, or your assailant may be someone you have never met or seen before.

If you are sexually assaulted, get to a safe place immediately. If an assault occurs at MSLAW, notify any staff member or full time professor and immediately telephone the Andover Police at 978-470-3766; they are trained to preserve evidence for the proof of a criminal offense. Do this even if you do not know if you will press charges. A sexual assault is a criminal offense. The investigation of all assaults will be conducted by the Andover Police Department. If the assault occurred outside of Andover, notify the police department of the jurisdiction in which the assault took place. The assault need not take place at MSLAW or in Andover to receive counseling referrals or other support from MSLAW. A few of the nearby counseling centers are the following:

- |     |                                    |              |
|-----|------------------------------------|--------------|
| (1) | Family Services Inc.               | 978.327.6611 |
| (2) | Victim /Witness Assistance         | 978.683.4300 |
| (3) | Merrimack Valley Legal Service     | 888-657-2889 |
| (4) | National Sexual Assault Hotline    | 800-656-4673 |
| (5) | Love is Respect                    | 866-331-9474 |
| (6) | National Domestic Violence Hotline | 800-799-7233 |

If you need help notifying the local police departments, hospitals or other family members, MSLAW's staff is available.

If the assailant is a MSLAW student, staff or faculty member who sexually assaults another MSLAW student, staff or faculty member and is found guilty of charges associated with this sexual assault, he or she will be expelled or terminated. Because of the nature of this crime, if the victim requests, in writing, a leave of absence or change in his or her academic schedule while the investigation or trial or both are on-going, MSLAW will accommodate these requests as long as these requests do not violate the accused assailant's rights.

The victim must formally request, in writing, that MSLAW should proceed under rule number nine of its code of conduct. This rule states the following:

Students must not lie, cheat or steal, or tolerate among them those who do. Nor shall any student engage in conduct inconsistent with being a student of law. Conduct inconsistent with being a student of law includes violation of rules and regulations of the Law School, illegal activity involving moral turpitude, activity involving dishonesty, fraud, deceit or misrepresentation, or any other conduct which reflects adversely on the student's fitness to practice law.

- a. Any student aware of conduct violating any provision of these regulations is obligated to report such conduct to the Dean.
- b. A student accused of a violation of these regulations has a right to notice and a hearing before a disciplinary committee, where he or she can present evidence and argument, can confront his or her accusers, and can be questioned.
- c. Penalties for a violation of these regulations can range from censure to expulsion from school.

The victim shall also have the right to notice and a hearing before the disciplinary committee convened to investigate charges of sexual assault or abuse. He or she will also be permitted to present evidence and argument, can confront his or her assailant, and can be questioned.

MSLAW realizes that a sexual assault victim may have a wide range of feelings so any victim should seek support and comfort from close friends, family members and professionals. If you like, MSLAW staff members will assist you in finding off-campus counseling.

Every student attending MSLAW is required to take Criminal Law; after finishing this required course, no MSLAW student should harbor any doubt that sexual assault and harassment are crimes and should not be tolerated either at MSLAW or elsewhere. MSLAW also offers an elective course entitled *Issues Impacting Women* that deals with these issues in much greater detail. Also, MSLAW produces two television programs that have covered these topics in considerable detail. Students wishing to learn more can borrow copies from the library's reserve desk.

[NotAlone.gov](http://NotAlone.gov) is a website for information for students, schools and anyone interested in finding resources on how to respond to and prevent sexual assault on college and university campuses and in our schools.



# Sexual Assault

*Sexual assault.* An offense that meets the definition of rape, fondling, incest, or statutory rape as used in the FBI's Unified Crime Reporting ("UCR") program.

*Rape:* The penetration, no matter how slight, of the vagina or anus with any body part or object, or oral penetration by a sex organ of another person, **without consent of the victim.**

*Sex Offenses-* Any sexual act directed against another person, **without the consent of the victim**, including instances where the victim is incapable of giving consent.

A. *Fondling* - The touching of the private body parts of another person for the purpose of sexual gratification, without the consent of the victim, including instances where the victim is incapable of giving consent because of his/her age or because of his/her temporary or permanent mental incapacity.

B. *Incest*- Sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.

C. *Statutory Rape*- Sexual intercourse with a person who is under the statutory age of consent.

Any incident meeting this definition is considered a crime for the purposes of Clery Act reporting. 34 CFR 668.46



# Stalking

Engaging in a **course of conduct** directed at a specific person that would cause a **reasonable person** to -

- (A) Fear for the person's safety or the safety of others; or
- (B) Suffer **substantial emotional distress**.

**Course of conduct** means two or more acts, including, but not limited to acts in which the stalker directly, indirectly, or through third parties, by any actions, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property.

**Reasonable person** means a reasonable person under similar circumstances and with similar identities to the victim.

**Substantial emotional distress** means significant mental suffering or anguish that may, but does not necessarily, require medical or other professional treatment or counseling.

34 CFR 668.46

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# Domestic Violence

**Domestic violence.** A felony or misdemeanor crime of violence committed:

- By a current or former spouse or intimate partner of the victim;
- By a person with whom the victim shares a child in common;
- By a person who is cohabiting with, or has cohabited with, the victim as a spouse or intimate partner;
- By a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred, or
- By any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred.

Any incident meeting this definition is considered a crime for the purposes of Clery Act reporting. 34 CFR 668.46

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# Dating Violence

*Dating violence.* Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim.

- The existence of such a relationship determined based on the reporting party's statement and with consideration of the length of the relationship, the type of relationship, and the frequency of interaction between the persons involved in the relationship.
- Dating violence includes, but is not limited to, sexual or physical abuse or the threat of such abuse.
- Dating violence does not include acts covered under the definition of domestic violence.

Any incident meeting this definition is considered a crime for the purposes of Clery Act reporting. *34 CFR 668.46*

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The next few pages of this Student Guidebook list health services & resources. If you need assistance contacting any agency listed, feel free to reach out to one of the Deans.

Dean Michael Coyne: [coyne@mslaw.edu](mailto:coyne@mslaw.edu), Dean Diane Sullivan: [Dianes@mslaw.edu](mailto:Dianes@mslaw.edu), Dean Paul Kaldis: [Pota@mslaw.edu](mailto:Pota@mslaw.edu)



## *Andover Resource Information*

### *Relocation Information - Starting point*

Andover Townsman - Classified	(978) 475 7000
Boston Globe - Classified	(617) 929 2100
Lawrence Tribune -Classified	(800) 927 9200
Colonial Village- Methuen & S. Lawrence	(978) 685 1914
River Pointe @ Den Rock - S. Lawrence	(978) 528 1501
Pine Brook Place- Haverhill	(888) 305 1415
Princeton Reserve	(978) 248 0717
University Heights	(888) 357 8180
Apartment Guide	www.Apartmentguide.com

### *Health Services Information*

University Health Plans	(800) 437 6448 <a href="http://www.universityhealthplans.com">www.universityhealthplans.com</a>
Greater Lawrence Family Health Center	(978) 689 2400
Pentucket Medical - Walk -In Center	(978) 557 8800
Andover Board of Health	(978) 623 8295
Aids Hotline	(800) 235 2331
STD Hotline	(800) 227-8922
MA Dental Society- Referral Service	(800) 342 8747
MA Prevention Center	(978) 688 2323
Poison Control	(800) 222 1222

### *Mental Health / Counseling Service*

Family Services, INC	(978) 327 6600
Greater Lawrence Mental Health Service	(978) 683 6300

### *Suicide Crisis*

24 Hour Crisis Hotline	(877) 870 HOPE (4673)
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### *Drug & Alcohol Abuse Services:*

Alanon/ Alateen	(781) 849 0740
Alcoholics Anonymous	(617) 426 9444
Narcotics Anonymous	(866) NA HELP U
Smoking Cessation Classes	(617) 726 2000
Psychological Center	(781) 666 2012
MA Substance Abuse Information	(800) 327 5050

### *Town*

Town Offices	(978) 623 8200
Voter Registration	(978) 623 8255

### *Domestic Violence*

Holy Family Hospital- Methuen	(978) 989 0607 x12
Women's Resource Center	(978) 373 4041

YWCA (978) 687 0331  
Child at Risk (800) 792 5200  
Parental Stress Hotline (800) 632 8188

Religious Organizations

Andover Clergy Association (978) 475 3528

Legal Services

MA Bar Association- Referral Service (617) 654 0400  
Merrimack Valley Legal Service (978) 458 11465  
Victim/ Witness Assistance Program (978) 683 4300

Employment/ Transitional Assistance

Wind (Wednesday is networking day) (617) 755 8611  
Women, Infants and Children (WIC) (800) 942 1007  
Lawrence Department of Training & Dev (978) 722 7000

**Snow Cancellations**

With some snowstorms and other unforeseeable circumstances, there are bound to be delays or cancellations. Please be advised that various radio and TV stations will broadcast any delays or cancellations. In the event of a snowstorm or other circumstances, please refer to the various radio or TV stations below for delays or cancellations. In addition, there will be a recorded message that will advise you of any delays or cancellations at (978) 975-4124. Please keep in mind that the line may be busy, but be patient; the line will open up.

Thus, it is always better to rely on the radio and TV stations for this information. **Please do not call the school's main number regarding school delays and cancellations.**

Also, please check MSLAW's Facebook ([Facebook.com/MSLAndover](https://www.facebook.com/MSLAndover)) and Twitter ([Twitter.com/MSLAndover](https://www.twitter.com/MSLAndover)) pages for updates.

WBZ radio 1030 AM  
WRKO radio 680 AM  
WCVB TV Channel 5 Boston  
WHDH TV Channel 7 Boston  
WBZ TV Channel 4 Boston

Updated: October 9, 2019

**\*\*If policies update, an electronic copy will be sent and the most recent policies will be attached to the monthly newsletters.**

