

**2023/2024**

09/04/2023



**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 provides answers to frequently asked questions. Students should review the school's website (mslaw.edu) for additional information. 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**

The Massachusetts School of Law is accredited by the New England Commission of Higher Education (formerly the Commission on Institutions of Higher Education of the New England Association of Schools and Colleges, Inc.). Accreditation of an institution of higher education by the Commission indicates that it meets or exceeds criteria for the assessment of institutional quality periodically applied through a peer review process. An accredited college or university is one which has available the necessary resources to achieve its stated purposes through appropriate educational programs, is substantially doing so, and gives reasonable evidence that it will continue to do so in the foreseeable future. Institutional integrity is also addressed through accreditation.

Accreditation by the Commission is not partial but applies to the institution as a whole. As such, it is not a guarantee of every course or program offered, or the competence of individual graduates. Rather, it provides reasonable assurance about the quality of opportunities available to students who attend the institution. Inquiries regarding the accreditation status by the Commission should be directed to the administrative staff of the institution.

Individuals also may contact:

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

**3 Burlington Woods Drive, Suite 100, Burlington, MA 01803-4514**

#### **NC-SARA** National Council for State Authorization Reciprocity Agreements

The Massachusetts School of Law is a participating institution in SARA.

### **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 section at [www.mass.edu/forstufam/complaints/complaints.asp](http://www.mass.edu/forstufam/complaints/complaints.asp).

*GI Bill® is a registered trademark of the U.S. Department of Veteran's Affairs (VA). More information about education benefits offered by VA is available at <https://www.benefits.va.gov/gibill>*

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**MSL STUDENT CODE/ HONOR 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 the 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 under special conditions must fulfill those conditions 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, as well as 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.

## **MSL MISSION STATEMENT**

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, gender identity, 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.

## **Well-being & Stress Management**

MSL's Well-being liaison is Assistant Dean Pota Kaldis, who can be reached at [pota@mslaw.edu](mailto:pota@mslaw.edu).

James F. Cropper, JD, LMHC provides consultation, group discussions, and individual therapy sessions. He graduated from MSLAW in 1992, and has over 39 years of diverse experience, especially in clinical social work. [jimcropper007@gmail.com](mailto:jimcropper007@gmail.com)

Massachusetts Supreme Judicial Court Standing Committee on Lawyer Well-being provides resources, training, and programming to support law students and lawyer well-being. <https://lawyerwellbeingma.org> (617) 865 5777  
[heidi@lawyerwellbeingma.org](mailto:heidi@lawyerwellbeingma.org)

School provided resources: James F. Cropper, JD, LMHC provides consultation, group discussions, and individual therapy sessions. He graduated from MSLAW in 1992, and has over 39 years of diverse experience, especially in clinical social work. [jimcropper007@gmail.com](mailto:jimcropper007@gmail.com)

### Lawyers Concerned for Lawyers of Massachusetts:

Law student support groups, mental health & other resources.  
<http://lclma.org> (800) 525 0210

### NAMI Massachusetts:

Education, training, and support groups.  
<https://namimass.org> (617) 580 8541, (800) 370 9085

### Suicide prevention:

Free, confidential support, prevention and crisis resources.  
<https://www.mass.gov/service-details/suicide-prevention-crisis-hotlines> (877) 870 HOPE (4673)

## TUITION & FINANCIAL AID 2023-2024

### Cost per Credit:

Tuition is \$865.00 per credit hour. Full-time students carry 15 credits per semester, for a total tuition of \$12,975.00 per semester; part-time students carry either 11 or 12 credits per semester, for a total tuition of \$9,515.00 or \$10,380.00 per semester. There are no additional fees charged by MSL other than tuition itself and the one-time charge for the building fund fee of \$750.00 which is non-refundable. MSL requires students to complete 90 credits in order to graduate and receive their Juris Doctorate degree. Currently, credits are charged at a rate of \$865.00 per credit, the total cost of tuition is \$77,850.00 plus a one-time building fee of \$750.00, which is paid during the first semester of attendance.

**MSLAW Tuition Rates 2023-2024:** \_ Tuition Rates: \$865.00 per credit

### Per Semester:

Part-time	(12 credits)	\$10,380.00
Full-time	(15 credits)	\$12,975.00

### Annual:

Part time	(24 credits)	\$20,760.00
Full-time	(30 credits)	\$25,950.00

MSLAW requires students to complete 90 credits 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.

**Cost of Attendance (COA)** is determined by the student body, MSL sets the estimated budgets based on student surveys collected each year from much of our student body to calculate a monthly allowance in related expenses like room and board, books, transportation, and estimated tuition expenses. The maximum loan amount which can be awarded cannot exceed the Cost of Attendance (COA). Students planning on graduating in December may borrow up to the estimated cost of attendance for 4 months of school.

Estimated	Independent	Student	Budget	
	New	Returning	Dec. Grad	Spring new
	<u>Fall/ Spring 9month</u>	<u>Fall/ Spring 9month</u>	<u>Fall 4month</u>	<u>5 months</u>
Tuition	\$ 20,760.00	\$20,760.00	\$ 7,785.00	\$10,380.00
Building Fees	\$ 750.00	\$ -		\$ 750.00
Books/supplies	\$ 800.00	\$ 800.00	\$ 400.00	\$ 800.00
Loan Fees	\$ 216.00	\$ 216.00	\$ 216.00	\$ 216.00
Room and Board	\$ 22,329.09	\$22,329.09	\$ 9,924.04	\$12,405.05
Personal	\$ 3,369.78	\$ 3,369.78	\$ 1,497.68	\$ 1,872.10
Transportation	\$ 2,959.38	\$ 2,959.38	\$ 1,315.28	\$ 1,644.10
Estimated Cost of Attendance	\$ 51,184.25	\$50,434.25	\$ 21,137.28	\$28,067.25

Tuition and building fee are considers a DIRECT estimated cost, which is a charged directly by MSL. All other charges in the chart above are considered INDIRECT charges, meaning other education related expenses will vary based on need. The Chart above is an example of an independent student not living with parents. Award offers are subject to change especially when the wrong budget is used in error.

### 2023-2024 Loan Limits:

Unsubsidized Direct Loan Annual Limit \$20,500.00 (08/01 through 05/30) interest rate 7.05% The Direct Loans have a lifetime limit of \$138, 500.00. Graduate Plus Loan Maximum \$30,684.00(New Students) \$29,934.00 (Returning Students) The Graduate Plus loan is a **CREDIT based loan** with an interest rate of 8.05%

**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.

Payment Plans: Tuition Payments are due at registration. If you are paying through installments, 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. 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 by the 15<sup>th</sup> 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.

Direct Loans at MSL After a student is accepted to MSL, we will send a financial aid packet with instructions. If you want to get started visit [www.Studentaid.gov](http://www.Studentaid.gov) and under the apply for aid tab at the top complete the following:

- Free Application for Student Aid (FASFA Form)
- Entrance Counseling must be completed and is a tool to ensure you understand your obligation to repay the loan.
- Sign a loan contract called a [\*Master Promissory Note\*](#), agreeing to the terms of the loan for each loan you are requesting, Unsubsidized Direct Loans and Graduate Plus Direct Loans
- Direct Graduate Loan Application will also need an application completed.
- MSL requires school forms to be completed each academic year
  - o Direct Stafford Loan School Form [www.mslaw.edu/mpn-2](http://www.mslaw.edu/mpn-2)
  - o Graduate Plus Loan School Form [www.mslaw.edu/grad-plus](http://www.mslaw.edu/grad-plus)
  - o Additional forms may be required

When you receive your Direct Loan, you will be contacted by your loan servicer (you repay your loan to the loan servicer). Your loan servicer will provide regular updates on the status of your Direct Loan, and any additional Direct Loans that you receive.

Credit balances: MSL will first apply your loan funds to your school account to pay for tuition, fees, room and board, and other school charges. If any loan funds remain, MSL will return the entire credit balance to you within 10 days. Student will sign a loan disbursement form which, shows the amount of tuition, amount of loans received and the amount due the school or refund due the student. Students will receive an email detailing times to pick loan refunds. All loan funds must be used for your education expenses.

Can I cancel a loan if I decide that I don't need it or if I need less than the amount offered? **YES.** Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying your school. After your loan is disbursed, you may cancel all or part of the loan within a certain time frame. Your promissory note and additional information you receive from your school will explain the procedures and time frames for canceling your loan.

#### Student Loan Debt

For students graduating during the 2022-2023 academic year, the average student loan debt was \$85,262.56.00. An average of seventy percent (70%) of all students obtain some form of student loan to assist them with completing their studies. MSL's student loan cohort default rate is less than 10%

#### Third Party Authorization by employer 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 the company letterhead and by the appropriate company representative.

#### 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 after the two-week period cannot receive refunds (or remission of charges) except for sufficient cause as determined by the Dean.

**Refund Policy for the Massachusetts School of Law 2023-2024 Academic Year**

Fall 2023 semester refunds of tuition are made according to the following schedule:

- Withdrawals before the start of the semester, – 100% refund of tuition, excluding non-refundable deposits.
- Within the first 15 days of the term, – 80% refund of tuition.
- After the 15th day of the term – no refund will be given.

Please note that there are no refunds for tuition or any fees if the Massachusetts School of Law determines at some point in the semester that, for public safety reasons, it must move all classes to remote learning and suspend in person classes. By registering for classes, students understand that student and staff safety is the primary concern and MSLAW may modify all aspects of its program (educational, both in-person and remote; and any other programs currently available or created over the course of the 2023-2024 academic year) at its sole discretion in response to this health crisis. MSLAW will consider the guidance and directives of public health authorities and agencies if it becomes necessary to return to remote learning. MSLAW refunds credit balances directly to the student except if a student has petitioned to receive a conditional credit.

Spring 2024 semester refunds of tuition are made according to the following schedule:

- Withdrawals before the start of the semester, – 100% refund of tuition, excluding non-refundable deposits.
- Within the first 15 days of the term, – 80% refund of tuition
- After the 15th day of the term – no refund will be given.

Please note that there are no refunds for tuition or any fees if the Massachusetts School of Law determines at some point in the semester that, for public safety reasons, it must move all classes to remote learning and suspend in person classes. By registering for classes, students understand that student and staff safety is the primary concern and MSLAW may modify all aspects of its program (educational, both in-person and remote; and any other programs currently available or created over the course of the 2023-2024 academic year) at its sole discretion in response to this health crisis. MSLAW will consider the guidance and directives of public health authorities and agencies if it becomes necessary to return to remote learning. MSLAW refunds credit balances directly to the student except if a student has petitioned to receive a conditional credit.

The following are considered a student's withdrawal from Massachusetts School of Law:

- Approved Medical LOA/Withdrawal
- Beginning the withdrawal process from the school
- Notification from the student of their intent to withdraw.
- Documented last day of attendance (LDA) during an academically related activity.
- Leaving the school without notification; this constitutes an unofficial withdrawal\*
- 

**\*Unofficial Withdrawal:** Students who are considered unofficially withdrawn are subject to the Return of Title IV Funds rules in that their federal aid will be recalculated based on either the 50% point of the semester or the last known date of attendance.



Depending upon when you withdraw or take a leave of absence, you may be subject to a Return of Title IV fund. This is a federal calculation the Office of Financial Aid must make for any federal aid recipient withdrawing during a period of enrollment. If a student who has been approved for a Medical Leave of Absence but is not eligible for a return of Title IV funds, self pays tuition, and their tuition account has been paid in full - these students may petition the Dean Kaldis, [Pota@mslaw.edu](mailto:Pota@mslaw.edu) prior to the semester they are returning by submitting a written petition with documentation requesting a pro-rated tuition credit.

**After Direct Student Loans (Unsubsidized and Graduate Plus loans) have disbursed if a student withdraws from the semester and MSL, the student Direct Federal loans will be returned according to this policy - Return of Federal/Title IV Funding – Calculation**

This policy applies to students who withdraw, are administratively withdrawn, and are approved for a leave of absence. Refunds for these students are determined according to the following policy:

- The term “Title IV Funds” refers to the federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and for students enrolled at MSL’s federal educational loan programs applicable to MSL.
- A student’s withdrawal/leave of absence date is:
  - The date the student began MSL’s withdrawal process or officially notified MSL of intent to withdraw; or
  - The student’s last date of attendance at a documented academically related activity; or
  - The midpoint of the period of enrollment for a student who leaves without notifying the MSL.
  - The determination of the student’s withdrawal/leave of absence date shall be made by the Law School.
- Determining the amount of Title IV funds to be returned:
  - Refunds on all allowable charges including tuition and fees will be prorated on a per diem basis based on the number of days in attendance as a proportion to the number of days in the term or period of enrollment, up to the 60% point in the semester.
  - There are no refunds after the 60% point in time, as the federal regulations view the aid has been “100% earned” after that point in time.
  - Students will receive a worksheet for this calculation and examples can be requested from MSL’s Financial Aid Office.

MSL complies with the refund policies as outlined in the Higher Education Amendments of 1998. The refund calculation for the return of Title IV funds with completion of less than or equal to sixty percent of the semester will be the lesser of:

Total Title IV Aid X % of Uncompleted Semester = Unearned Aid

or

Total Institutional Costs X % of Uncompleted Semester = Unearned Costs

MSL will refund the credit of the lesser of Unearned Aid or Unearned Costs to the Title IV programs in the following order:

Direct Federal Unsubsidized Loan

Direct Federal Graduate PLUS Loan

If more than sixty percent of the semester is completed, no Title IV funds will be returned.

Credit Balances:

A credit balance occurs whenever a student has funds credited to their student account that exceed the total amount of a student’s direct charges. Per cash management regulations, credit balances resulting exclusively from Title IV (federal) aid are refunded directly to the student as soon as possible but no later than 14 days after the first day of classes or the date the funds were applied to a student’s account, whichever comes last.

- Regulations stipulate that a student’s unpaid charges on their bill must be satisfied before a refund can be processed.
- MSL does not hold a credit balance resulting from an overpayment of Title IV funds.
- Any student with a credit balance resulting from an overpayment of Title IV funds will automatically receive notice to appear at the Financial Aid office to complete a check disbursement form and receive their refund.

Summer School Tuition:

Summer School tuition must be paid in full at the time of registrations. 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 (Direct, Grad PLUS or private education loans) for the summer session.

#### Summer School Refunds:

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

#### Leave of Absence

Federal financial aid recipients who request a withdrawal/ leave of absence from MSL for any reason (personal, academic, medical, etc.) once a semester has started are encouraged to meet with their financial aid counselor to determine the impact the withdrawal date may have on eligibility for federal funds that have either disbursed, or to your student account. Depending upon when you withdraw or take a leave of absence, you may be subject to a return of Title IV funds. This is a federal calculation the Office of Financial Aid must make for any federal aid recipient withdrawing during a period of enrollment. *No refunds are given to any student for any reason after the 60% mark of the semester, which is the 9th week of the semester.*

#### 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 because of fall grades is below 1.70. Such a 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 because of fall grades is between a 1.70 and 1.99, inclusive. Such a 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 because 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 the below requirements must be met to process the student's request for reimbursement.

- Students must attend 32 of the 35 Comparison lectures during the semester.
- Students must have completed at least 75% of their commercial bar company's program.
- Students must attend at least 80% of the workshops offered by MSL during the two months preceding the bar examination.
- Students must provide receipts after they have paid and completed the approved commercial bar course and MA Bar Exam.
- 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 Dimitriadis 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 to receive a reimbursement; no reimbursements will be given after this time.

### 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 loan** by visiting <https://studentaid.ed.gov/sa/repay-loans/consolidation>.

Massachusetts School of Law acknowledges student loan debt can be intimidating to graduating students for many reasons which is why we have partnered with Inceptia. Inceptia is a division of the National Student Loan Program (NSLP) [www.inceptia.org](http://www.inceptia.org), is a nonprofit organization committed to offering effective and uncomplicated solutions in financial education, repayment wellness, and default management. Inceptia works with MSL to create an atmosphere where MSL students feel less stress and anxiety about financing their education and managing the repayment of their student loan debt. MSL provides this service to the students free of cost by assuming payment of Inceptia's annual fee.

The Inceptia counselors reach out to the students via email, regular mail, and telephone regularly throughout their enrollment at MSL as well as throughout the repayment process. Inceptia provides MSL students with a borrower's statement to be sure they are continuously aware of their debt. We encourage our students to visit Inceptia's Student Loan Knowledge HQ website at [HeroKnowl.org](http://HeroKnowl.org).

### Satisfactory Academic Progress Policy

For MSL students to receive Federal Student Financial Aid, they must be making satisfactory academic progress (SAP) in accordance with federal rules. All students are asked to complete their Financial Aid packets, including FAFSA, MPN's, entrance session and school forms prior to the official start date of school. MSL's academic progress rules are required to be the same as, or stricter than, the Federal SAP 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 Direct Loans and Graduate PLUS loans.

The Financial Aid Department reviews SAP at the official start date of each semester. At the beginning of the Fall and Spring semesters, the Financial Aid Department reviews the Registrar's official Academic Probation (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 by achieving a CGPA of 2.0 or better.

Students on Academic probation are expected to check in with Professor Kaldis, Assistant Dean of Students, Academic Advisor for Academic Probation students. She will help 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 MSL, 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. At the end of the SAP semester and under certain circumstances, students may be able to be funded their previously requested Federal Direct Student Loan if they have achieved a CGPA of 2.0. Students also have an option to Appeal the institution's SAP policy by following the SAP Appeal Process.

**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:

- A new medical or mental health issue – 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 would be 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.
- Review of student's overall GPA to determine whether it is feasible for the student to make SAP during the semester the appeal is being sought.
- Other – Extenuating or unusual circumstances that prevented the student from succeeding academically. (Documentation required) i.e., Covid, adjusting after Covid, Flu, pandemic, study skills, etc.

Note: The following criteria are NOT considered extenuating:

- Lack of funds.
- Employment scheduling issues.
- Change in marital status.
- Childcare issues.
- Transportation issues.
- Lack of knowledge of school policy.
- Dissatisfaction with instructor and/or course.

Appeal forms can be requested from the Office of Financial Aid Via email to [perry@mslaw.edu](mailto:perry@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, Kathy Perry, 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 MSL 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.

MSL Direct Loan Quality Assurance Policy The Direct Loan Program regulations at 34 CFR 685.300(b) (9) requires MSL to implement and document a quality assurance process to ensure that they are complying with program requirements and meeting program objectives. Description of Process MSL's Financial Aid officer, after collecting a Student's FASFA, MPN2 form and confirming entrance counseling, master promissory notes are completed, MSL will utilize Financial Aid Services (FAS) Fasline's program to complete a request for certification by completing a FASAPP. If the student's file and their request is complete, FAS will originate all Federal Direct Loans. FAS will generate the certification which is kept in the students FA file. The student is added to an anticipated disbursement roster and is available to the accounting to request disbursement. Using information provided by the Registrar and Data systems coordinator, the Financial Aid Officer verifies enrollment of students by looking on these lists and then provides approval of disbursements. Our third-party servicer, Financial Aid Services (FAS) draws down the funds in the G5/ COD system and makes available a disbursement roster. Accounting then verifies on their systems the enrollment of the student prior to accepting the disbursement roster. Accounting creates an internal excel worksheet which includes date of disbursement, student ID#, student name, student tuition balance, amount of the Unsubsidized and /or Graduate Plus Direct Loan funds received. MSL's internal document is checked for accuracy against the Voucher. Accounting then posts the credits to each student's account, and refunds any excess payments within three days, meeting the Federal requirements to post the credits within three days and disburse refunds within 14 days. MSL's goal is to exceed the requirement by completing the process within three days. Students

must sign a check disbursement form detailing the amount of direct loan refunds received, tuition balance and amount being returned for educational expenses.

#### Measurable Assessment

- Ensuring all loan records are maintained, student files are reviewed for completeness before funds are released and after every semester. MSL asks students to sign Check disbursement forms which detail loan amount received, tuition and refunds or amounts owed.
- MSL completes monthly updates to NSLDS for each student's record to maintain "Current status" which maintains accurate loan records.
- FAS line compares the COD Pending Disbursement Reports and Actual Disbursement Reports.

Disbursing and returning loan funds in accordance with regulatory requirements Description of Process For any student requesting FSA, before any loan is initiated, MSL requires an ISIR (from the FAFSA), a signed online master Promissory note, School loan request form (which specifies the loan amount the student is requesting), Entrance Counseling. Any comment codes on the ISIR are resolved by MSL sending the c-code information to FAS for review and approval. MSL's Financial Aid officer independently verifies the aggregate loan limit in NSLDS for each student as a check on MSL. FAS officially reviews and requests documents from MSL to clear c-codes. If any of these items are not received or if any of these items are flagged by COD, we do not initiate loans or disburse funds to the student.

MSL uses the actual payment dates to record disbursed Direct Loans. MSL's Registrar and the Financial Aid officer confirm that the student has met SAP and enrollment requirements. Once the student status is confirmed, the Financial Aid Officer requests the disbursements using FAS's FASLine system which utilizes COD integration. Once the FAS imports the approved and booked notification from COD into their system, FAS initiates the drawdown of funds in G5. The FAS utilizes their system to originate all Federal Direct Loans. Our third-party servicer, Financial Aid Services (FAS) draws down the funds in the G5/ COD system and makes available a disbursement roster. Accounting then verifies on their systems the enrollment of the student prior to accepting the disbursement roster. Accounting creates an internal excel worksheet which includes date of disbursement, student ID#, student name, student tuition balance, amount of the Unsubsidized and /or Graduate Plus Direct Loan funds received. MSL internal document is check for accuracy against the Voucher. Accounting then posts the credits to each student's account, and refunds any excess payments within three days, meeting the Federal requirements to post the credits within three days and disburse refunds within 14 days. MSL's goal is to exceed the requirement by completing the process within three days.

Students must sign a check disbursement form detailing amount of direct loan refunds received, tuition balance and amount being return for educational expenses MSL's Registrar notifies accounting and the Financial Aid Office of a student enrollment status change, thus indicating a potential change in their FSA funds. The student may also report such a change to the Financial Aid Office and Accounting office directly.

After the Registrar and/or the student notifies all offices of a student status change, the Financial Aid Officer notifies Accounting. Accounting begins by completing a Request to Return IV Funds (R2T4) Worksheet on our third-party service's system (FASLine) who performs the R2T4 calculation and provides MSL with a copy and the amount to be returned, if needed. The return process when MSL provides the deposit information and FAS then completes the process by the return funds to the cash control account or to reduce a subsequent cash draw. Accounting reviews student accounts on a routine basis. Additionally, the Financial Aid Office alerts Accounting to any urgent issues regarding a student's FSA eligibility.

#### Measurable Assessment:

- Ensuring all loan records are maintained, student files are reviewed for completeness every semester. MSL asks students to sign Check disbursement forms which detail loan amounts received, tuition and refunds or amounts owed. Students also receive billing statements monthly and upon request.
- Monitoring the enrollment, SAP, and eligibility alerts and responding appropriately
- FAS compares the COD Pending Disbursement Reports and Actual Disbursement Reports by requesting and reviewing MSL's monthly disbursement excel sheets and bank deposits.

Disbursing the correct loan amount to the correct student Description of Process, the Financial Aid Officer schedules disbursement dates for approved funds. Accounting uses those schedules to draw down funds. This occurs at least once

per academic term. Direct Loan funds are drawn down based upon the disbursement schedule and immediately applied to student accounts with refunds processed for any accounts with credit balances. Accounting draws down the approved funds and records the amounts in each student's account. The Financial Aid officer is provided a copy of the internal excel sheets to review and compare to each student's file and the disbursement roster provided by FAS. A copy of the Cleared student's check is filed in the student's Financial Aid file.

#### Measurable Assessment

- Ensuring all loan records maintain "Accepted" status until the end of the year closeout.
- Monitoring the enrollment, SAP, and eligibility alerts and responding appropriately
- FAS compares the COD Pending Disbursement Reports and Actual Disbursement Reports by requesting and reviewing MSL's monthly disbursement excel sheets and bank deposits.
- Monthly tuition statements are sent to students and additional copies of the student's general ledger is available upon request.

Completing monthly reconciliation and Program Year Closeout Description of Process the Financial Aid Office receives from Accounting MSL's internal Excel student award received list and monthly bank statement to be forwarded to be reviewed by the Financial Aid office and FAS. MSL's Controller performs monthly reconciliation documents of our bank statements. MSL compares internal monies received (msl excel sheet) for the program year to the amount of drawdowns/ payments, net booked and ending cash balances to perform the yearend close out for Direct loan funds. A completed report is sent to FAS to submit directly to close the year.

#### Measurable Assessment:

- Maintaining timely and accurate monthly reconciliation records
- Maintaining timely and accurate year-end closeout documentation.

#### 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.

#### 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 because 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:

The Massachusetts School of Law Clothing store is located inside the main building off the cafeteria. Students order their textbooks through our online eCommerce partner, visit [BarristerBooks.com](http://BarristerBooks.com). Did you know you can RENT textbooks 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 Barrister Books at [www.barristerbooks.com/](http://www.barristerbooks.com/).

## REGISTRAR'S OFFICE

### Registration Policy:

Students are required to register each semester on registration day ([MSLAW.edu/calendar](https://mslaw.edu/calendar)). Students are required to make the required tuition payment at registration or have completed the required loan documents. Student transcripts are mailed to all students once final grades are received by the Registrar's Office.

Information regarding the acceptance of transfer credits including military credits: A limited number of transfer students may be admitted each year depending on available space. The Admissions Committee decides on a case-by-case basis whether to accept any transfer credits. The application procedure is the same as for first year students except that the transfer applicant must also submit law school grades. No admission decision will be made until the school receives grades from the previous law school. Additionally, to graduate from Massachusetts School of Law, a transfer student must complete at least 60 credit hours at Massachusetts School of Law.

### 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 at the start of the Fall Semester

### Proof of Immunizations:

Immunization requirements. In order to be registered at an institution of higher learning every (1) full-time undergraduate or graduate student under 30 years of age (for purposes of these regulations, the state defines a full-time as anyone taking 12 credits or more) ...must present a physician's certificate that such student has received the following immunizations:

- 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 or proof of having had the disease.

### Special Accommodations:

Contact: Dean Paula Kaldis

Phone: 978-681-0800 Email: [pota@mslaw.edu](mailto:pota@mslaw.edu)

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

### Academic Accommodations in Law School

In Law School, students with disabilities are *expected* to learn and show mastery of the information. Students with disabilities can utilize accommodations to support their learning of all the required material. Reasonable accommodation might include audio recordings of class discussions which the student records and additional time to finish a test or quiz.

We encourage students to contact Dean Kaldis as soon as possible after being accepted to the Massachusetts School of Law to ensure adequate time to meet and set up a plan. Dean Kaldis will work with students at any point in their time at MSL, accommodation cannot be made retroactively and should be requested at least 10 days prior to the start of the semester. If a student has a new request during the semester MSL will try to accommodate the request however these mid semester requests may be delayed due to scheduling and resources. Some accommodations are more common in high school, such as approved absences and extensions on assignments. However, such accommodations are often not considered to be reasonable accommodations in a graduate school setting.

Reasonable accommodation is a predetermined reasonable alteration or modification that allows students to have equal access to educational opportunities. Reasonable accommodations provide equal access to education but must not interfere with academic/technical standards or essential course requirements (defined as core curriculum that students must master and that to alter would affect the integrity of the course). Accommodation must be directly linked to a student's functional limitations. Notably, accommodations that are determined to be proper in a high-school setting are not automatically deemed as reasonable in the higher-education setting. Some examples of potential accommodations include:



- Testing accommodations
- Additional time on tests and assessments
- Audio recording.

#### Eligibility and Documentation

To be eligible for services, students must have a disability as defined by the [Section 504 of the Rehabilitation Act of 1973](#), the [Americans with Disabilities Act of 1990](#) and the [ADA Amendments Act of 2008](#). It is important to remember that in the context of the ADA, “disability” is a legal term rather than a medical one. Because it has a legal definition, the ADA’s definition of disability is different from how disability may be defined under some other laws. The ADA defines a person with a disability as a person who has a physical or mental impairment that substantially limits one or more major life activities. This includes people who have a record of such an impairment, even if they do not currently have a disability.

The general guidelines for documentation:

- Documentation should be signed and dated from a licensed and/or credentialed professional and on letterhead.
- Documentation must be current (testing is suggested to be within the past three years and psychological documentation within the past one year).
- Documentation is typically in the form of an assessment (either neuropsychological testing or academic achievement testing). The assessment should include the following:
- A clear diagnostic statement identifying the disability and a clinical summary of strengths and functional limitations.
- The examiner’s impressions, as well as a list of current services and recommendations for possible graduate program setting accommodations.

If a student’s disability is not best supported by neuropsychological testing?

Documentation must be signed and dated from a licensed and/or credentialed professional and on letterhead. This must be a **multi-paragraph letter** to our office including the following information:

How long and in what capacity they know you/Your diagnosis/Your symptoms/How it impacts academics/Clear recommendations for accommodations in a Graduate Higher Educational program setting/Any other relevant information.

We also ask you to make a written request regarding any specific type of exam accommodation or other academic accommodation which you believe to be appropriate. In this regard, please tell us the accommodations which you have been granted in college graduate school, and on standardized tests including the LSAT and the SAT. If you wish to request accommodation for bar examinations, you must direct your request to the state or states to which you are applying for admission. Each state has its own procedures for bar admission.

MSL has an enduring commitment to support equality of education and employment opportunity by affirming the value of diversity and by promoting an environment free from discrimination. MSL is committed to MSL’s policy affirming equality of opportunity: No person shall be denied admission to any educational program or activity or be denied employment based on any legally prohibited discrimination involving, but not limited to, such factors as race, color, creed, religion, national or ethnic origin, marital status, citizenship, sex, sexual orientation, gender identity or expression, age, disability, or protected veteran status.

#### Disabilities Questionnaire-

To receive accommodation 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 accommodation in the classroom. To receive accommodation 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.

MSL has made every accommodation to ensure that our campuses are accessible for all people. In addition to parking spaces for those with state disabled parking placard, all our public facilities offer accessible entrances and elevator access to individuals with disabilities.

#### 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 point. 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.

MSL Satisfactory Academic Progress (SAP) is evaluated at the end of each semester after final grades are posted.

Student fall into one of the following categories:

<b>Good Standing</b>	A student has met SAP and is eligible for aid for the following semester. CGPA 2.0
Academic Probation	Student has not met SAP. Students are not eligible for financial aid but if the student makes progress by the end (CGP 2.0) of the AP semester and they have a disbursement on file the student can request the disbursement.
Suspension	Student has not meet SAP for two semesters or has received two "F's"- Student is no longer eligible for any funding or to continue their studies at MSL.
RT	RT on a transcript means the student is Retaking the course.
UI	Unsatisfactory Incomplete
I	Incomplete
W	Withdrawal

### 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. Any student on Academic Probation must meet with Dean Kaldis.

Student's Last Name	Faculty Advisor	Email
A-B	Professor Colby-Clements	<a href="mailto:pcolby@mslaw.edu">pcolby@mslaw.edu</a>
C-D	Professor Dimitriadis	<a href="mailto:amyd@mslaw.edu">amyd@mslaw.edu</a>
E-G	Professor Olson	<a href="mailto:kolson@mslaw.edu">kolson@mslaw.edu</a>
H-K	Professor Harayda	<a href="mailto:harayda@mslaw.edu">harayda@mslaw.edu</a>
L-Mc	Professor Hemingway	<a href="mailto:hemingway@mslaw.edu">hemingway@mslaw.edu</a>
Md-P	Professor Hetu	<a href="mailto:hetu@mslaw.edu">hetu@mslaw.edu</a>
Q-S	Professor Copani	<a href="mailto:copani@mslaw.edu">copani@mslaw.edu</a>
T-Z	Rohit Bhasin	<a href="mailto:ro@mslaw.edu">ro@mslaw.edu</a>
Miscellaneous New Students	Professor Rodriguez	<a href="mailto:rodriguez@mslaw.edu">rodriguez@mslaw.edu</a>

Registration REGULATIONS and Guidelines:

An overall 2.0 (C) average is required for graduation. A student must satisfactorily complete 90 credit hours to graduate.

- A student must complete and pass all required courses, electives, and assessments (MSL's 2 assessments plus the MPRE exam)
- A student must pass the Comparison course, which is taken during his or her last semester.
- No credits are given for failing grades.
- Graduation occurs only in January and June and MSLAW's graduation ceremony is held in June.

Registration regulations and guidelines explained:

1. All first-year full time students who start in the Fall are required to take the following courses:

Business Entities & Operations      Civil Procedure and Conflict Resolution  
Writing & Legal Reasoning (3 Credits)      Criminal Law (3 Credits)

- Students who choose to attend part time/ 12 Credits do not take Criminal Law (3 Credits) or Criminal Procedure (3 Credits) during their first year.

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

Contracts      Torts  
Writing & Legal Reasoning (3 Credits)      Criminal Procedure (3 Credits)

- Students who choose to attend part time/ 12 Credits do not take Criminal Law (3 Credits) or Criminal Procedure (3 Credits) 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, Research & Trial Legal Advocacy* and *Writing & Legal Advocacy* before they can take *Motions*.

4. No student may take more than 5 courses during any one semester.<sup>1</sup>
5. No student may take more than 15 credits during a semester unless he or she 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 or she has a 2.7 cumulative GPA.
6. All students must take a minimum of 11 credits before their last year. Students taking 15-12 credits is considered full-time, 11 credits to 7 credits are considered part time, 6 credits are considered half-time and students taking less than 6 credits is considered less than half time.
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 Exam Writing 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. However, starting Fall 2022 students will no longer be required to pay for the retake.
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 Direct 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. Once a student has registered for a class, he or she may not go back and decrease the number of credits for that class. Unless a student intentionally chooses to take more than 90 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, the 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

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<sup>1</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.

completed their first year. If students wait until their last semester in law school, they will be prevented from graduation until 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 1L, 2L and 3L Assessment Tests:

- 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.
- The third level, "Level 3 Assessment Test," the implementation of which will take place in January 2024 for students planning to enroll in Bar Exam Writing and Analysis in Spring 2024 and thereafter, will be administered three (3) times per year: in January, June, and August. Students planning to enroll in Bar Exam Writing and Analysis must pass the Level 3 Assessment Test by achieving a score of at least 55%. Students will not be eligible to enroll in Bar Exam Writing until such time as the student passes the Level 3 Assessment Test.
- For the full text of the rule, <https://www.mslaw.edu/assessment-tests/> and/or inquire at the Registrar's office.

15. Students on Academic Probation are not permitted to take any on-line courses and no student may take more than one (1) on-line course in a semester.

Bar Exam Writing and Analysis grading requirements Students will need a grade of C or better to pass Bar Essay. Students receiving anything less than a C will have to retake the course until they achieve a grade of C or better. Moreover, students who have not completed Bar Essay with a grade of C or better will not be allowed to register for Comparison. Students who have not successfully completed the eight (8) required courses tested on the MBE – Civil Procedure, Constitutional Law, Contracts, Criminal Law, Criminal Procedure, Evidence, Real Property, and Torts – PRIOR to beginning Bar Essay will not be allowed to register for, or take, Bar Essay. Again, please plan accordingly.

Registering for Legal Ethics and the MSL's 6 credit, Comparison Course

**\*\***Students who have not successfully completed all required courses (completing the course with a grade that is not an "F") PRIOR to beginning Comparison will not be allowed to register for, or take, Comparison. Students who have not passed the MPRE and submitted a copy of their official pass notification to the Registrar's Office prior to registration for Comparison, will not be allowed to register for, or take, Comparison. Students will not be allowed to register for Comparison if they have not successfully completed Bar Essay with a grade of C or better.

**\*\*\***Students will not receive a final grade in Legal Ethics until they pass the MPRE and give a copy of the official pass notification to the Registrar's Office. Until such time, the grade of "I" (incomplete) will show on student transcripts (unless the Legal Ethics professor gives a student an "F" in the course irrespective of not having passed the MPRE, in which event the grade will be put on the transcript immediately).

Once a student completes the actual course in Legal Ethics, s/he will have until the end of the next semester that the course is offered to deliver to the Registrar's Office a copy of a pass notification (currently, the following Spring semester). This allows the student to participate in three (3) MPRE administrations after completing Legal Ethics to achieve a final letter grade in the course. It also means that students who take the MPRE prior to completing Legal Ethics would have more than three (3) attempts at passing the MPRE.

If the student does not deliver to the Registrar's Office a copy of the pass notification by the end of the next semester that Legal Ethics is offered (currently, the following Spring semester), her or his grade will be changed from an "I" to an "F," regardless of the grade the professor would have given the student for Legal Ethics. Students who receive an "F" in Legal Ethics will have to retake the course (provided that they otherwise have remained in good academic standing). Please take note that there are significant financial and academic consequences in receiving an "F" in any course, including but not limited to the fact a second "F" in one's MSLAW career requires an automatic academic expulsion and that an "F" will likely cause an extension of one's law school education.

MPRE pass notice: Students who fail to submit a copy of an official MPRE pass notice to the Registrar's Office by the end of the next semester that Legal Ethics is offered (currently, the following Spring semester) may submit to the Admissions Committee a petition requesting: (1) a leave of absence to allow them time to focus on the MPRE (which must be passed in order to qualify to sit for the bar exam in Massachusetts); and (2) that their "I" grade be extended for up to a year without the imposition of an "F." Such a petition will not be allowed unless such students produce documentary proof that they have registered for the next two (2) MPRE administrations. Students who file such a petition may not take any further classes until they have passed the MPRE. Additionally, if a summer session begins after such students have finished Legal Ethics but before such students provide an MPRE pass notification to the Registrar, such students will not be permitted to recommence taking classes unless they attend at least 80% of the workshops given in the Legal Ethics Boot Camp offered by Professors Colby-Clements and Olson during the summer sessions.

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 MSL students to receive Federal Student Financial Aid, they must be making satisfactory academic progress (SAP) in accordance with federal rules. All students are asked to complete their Financial Aid packets, including FAFSA, MPN's, entrance session and school forms prior to the official start date of school. MSL's academic progress rules are required to be the same as, or stricter than, the Federal SAP 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 Direct Loans and Graduate PLUS loans.

The Financial Aid Department reviews SAP at the official start date of each semester at the beginning of the Fall and Spring semesters, the Financial Aid Department reviews the Registrar's official Academic Probation (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 by achieving a CGPA of 2.0 or better.

Students on Academic probation are expected to check in with Professor Kaldis, Assistant Dean of Students, Academic Advisor for Academic Probation students. She will help 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 MSL, 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. At the end of the SAP semester and under certain circumstances, students may be able to be funded their previously requested Federal Direct Student Loan if they have achieved a CGPA of 2.0. Students also have an option to Appeal the institution's SAP policy by following the SAP Appeal Process.

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:

- A new medical or mental health issue – 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 would be 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.
- Review of student's overall GPA to determine whether it is feasible for the student to make SAP during the semester the appeal is being sought.
- Other – Extenuating or unusual circumstances that prevented the student from succeeding academically. (Documentation required) i.e. Covid, adjusting after Covid, Flu, pandemic, study skills, etc.

Note: The following criteria are NOT considered extenuating:

- Lack of funds.
- Employment scheduling issues.
- Change in marital status.
- Childcare issues.
- Transportation issues.
- Lack of knowledge of school policy.
- Dissatisfaction with instructor and/or course.

Appeal forms can be requested from the Office of Financial Aid Via email to [perry@mslaw.edu](mailto:perry@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, Kathy Perry, 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 MSL 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.

#### Graduation Requirements SUMMARY

- 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 December and June and MSLAW's graduation ceremony is held in June.
- Exit meeting with MSL's school registrar.

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. If a student intentional chooses to take more than 90 Credits- the student will be charged full tuition \*This policy is subject to change. .

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 Research and Legal Advocacy

Required Courses: First Year Courses – Part Time

Civil Procedure and Conflict Resolution  
Contracts  
Writing and Legal Research  
Business Entities & Operations  
Torts  
Writing Research and Legal Advocacy

Required Courses taken after the first year include:

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

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. Through our last employment survey (2018-2019), 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. MSL’s 2019 cohort graduation rate is 57%. The Massachusetts bar exam is given twice a year (July/ February), results are released approximately 4 months after the exam is given. The information below reflects alumni who have responded directly on the following data systems LinkedIn, Live alumni, MA Lawyers Dairy to present true, accurate and verified data. For additional information, visit <https://www.mslaw.edu/student-consumer-information/> Class of 2020 - employed 58% Class of 2021 - employed 54%

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.

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:

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 (Direct, Grad PLUS or private education loans) for the summer session. Students are required to pay their full summer tuition balance at the time of summer registration. Students may pay for their summer sessions by cash, check or Venmo.

#### 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 students may Add a course 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 permission from 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.

#### 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. Letters of Good Standing follow the same policy as transcript requests but there is no fee.

#### Leaves of Absence:

Requests for a leave 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 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.

Federal financial aid recipients who request a withdrawal/ leave of absence from MSL for any reason (personal, academic, medical, etc.) once a semester has started are encouraged to meet with their financial aid counselor to determine the impact the withdrawal date may have on eligibility for federal funds that have either disbursed, or to your student account. Depending upon when you withdraw or take a leave of absence, you may be subject to a return of Title IV funds. This is a federal calculation the Office of Financial Aid must make for any federal aid recipient withdrawing during a period of enrollment. No refunds are given to any student for any reason after the 60% mark of the semester, which is the 9th week of the semester.

#### Withdrawal:

Students who wish to withdraw from the Massachusetts School of Law should submit a hard copy letter or email 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: 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.

#### 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.

#### Student Grievances

The overwhelming majority of student grievances received by MSLAW 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 the catalog. With respect to disciplinary matters arising under the Honor Code and rules and regulations printed in the catalog, MSLAW treats violations of its Honor Code very seriously as violation of that Code reflects upon your character and fitness to act as an attorney. MSLAW also occasionally receives grievances from students concerning other school related matters, such as parking, class cancellations due to weather conditions, or noise in the portion of the library where students are allowed to talk quietly. MSLAW encourages its students to speak informally to MSLAW's Dean, or an Assistant Dean about such matters, and the official spoken to will informally take steps he or she deems necessary.

If a student wishes to state a grievance formally, then the student shall submit a signed complaint to Dean Kaldis detailing the student's concerns. The Dean will then take any appropriate action as she deems necessary to address the grievance. In the event the student is dissatisfied with the outcome of Dean Kaldis' investigation and actions, the student may seek further review of the problem by subsequently filing the complaint with Dean Coyne's office. Dean Coyne can be reached at [Coyne@mslaw.edu](mailto:Coyne@mslaw.edu)

#### For Online Students Located in SARA Member States and Territories

Out-of-state SARA students must first attempt to resolve their complaint using MSLAW's internal administrative procedures offered by MSLAW. This includes all students who are in SARA member states and territories for the purposes of completing out-of-state learning placements, such as internships, practical, clinical experiences, etc. in SARA member states and territories outside Massachusetts. Students should consult the Student Grievance Procedure. Complaints can be submitted through the [Student Complaint form](#) on the [MSLAW Complaint web page](#). If your issue cannot be resolved internally, you may file a SARA complaint with MA Department of Higher Education.

Additional information from the DHE's [SARA Complaint Website](#) is below:

The SARA complaint process is as follows:

1. Students must first attempt to resolve their complaint using internal administrative procedures offered by the SARA institution.
2. After all administrative remedies have been exhausted with the MA-SARA institution, the student may submit a SARA Complaint via the URL below.
3. The Department shall send a copy of the complaint to the institution that is the subject of the complaint.
4. Within 30 days of the date that the Department sends a copy of the complaint to the institution, the institution must provide a written response to the student and the Department.

#### Complaint Procedure and Form for Massachusetts Residents and Online Students in Non-SARA Member States and Territories:

If you are a Massachusetts resident, or if you are in a non-SARA state or territory (e.g., California, Guam, etc.) and would like to file a complaint, please consult the Student Grievance Procedure. Complaints can be submitted through the [Student Complaint form](#) on the [MSLAW Complaint web page](#). If your complaint is not resolved at the institutional level by MSLAW, then you may utilize the Massachusetts Department of Higher Education's (DHE) non-SARA consumer complaint procedure and online form to file a complaint with DHE. Additionally, if you live in California or Guam, you may wish to file a complaint with your authority.

[DHE's SARA Complaint Page](#)

[DHE's SARA Complaint Form](#)

[non-SARA Consumer Complaint Forms](#)

#### Clinic program

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.

Direct Loan 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. MSL does update the National Student Loan Database monthly.

Financial Aid Information: Federal Direct Loans: Title IV 032353

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. 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 or Kathy Perry, Associate Director of Financial Aid, for assistance. Students taking 15-12 credits are considered full-time, 11 credits to 7 credits are considered part time, 6 credits are considered half-time and students taking fewer than 6 credits is considered less than half time.

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 its services to you – 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](https://www.heroKnowl.org).

MSLAW'S Default Rate:

Cohort Default Rate History List

Select	Fiscal Year	Rate Type	Numerator	Denominator	Rate	Process Date
	2020	3YR OFFICIAL	0	112	0	01/28/2023
<input type="checkbox"/>	2019	3YR OFFICIAL	1	104	0.9	09/22/2022
<input type="checkbox"/>	2018	3YR OFFICIAL	5	109	4.5	08/07/2021
<input type="checkbox"/>	2017	3YR OFFICIAL	7	121	5.7	08/08/2020
<input type="checkbox"/>	2016	3YR OFFICIAL	8	144	5.5	08/03/2019

Student Loan Eligibility After TPD Discharge:

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

- Obtain a certification from a physician that he or she can 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.

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.

INCEPTIA 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](https://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 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.

## **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.

### **Graduation Employment Rates:**

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In addition, there is supported 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).

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### **Bar Pass Rates and Professional Licensure**

MSLAW prepares its graduates for the practice of law. For MSLAW graduates who have taken the Bar Examination in Massachusetts since the school's inception and through the July 2022 administration, the pass rates are as follows:

- % 1st Time Pass – 60.0%
- % 1st & 2nd Time Pass – 72.3%
- % 1st – 3rd Time Pass – 77.4%
- All Pass – 84.1%
- During the last 5 years, 70% of graduates pass within 2 years of graduation.

## MSL Surveys:

**2023 Demographic Survey** -Based on 30% of MSL current Spring 2023 students responding to the survey.

Chart A: shows Employment Status reported by MSL's student population enrolled in the Fall2022 semester:

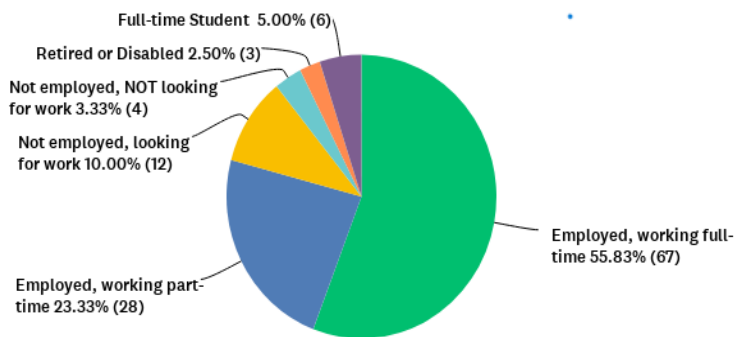


Chart B: shows areas of employment reported by MSL's student population of Fall2022 students:

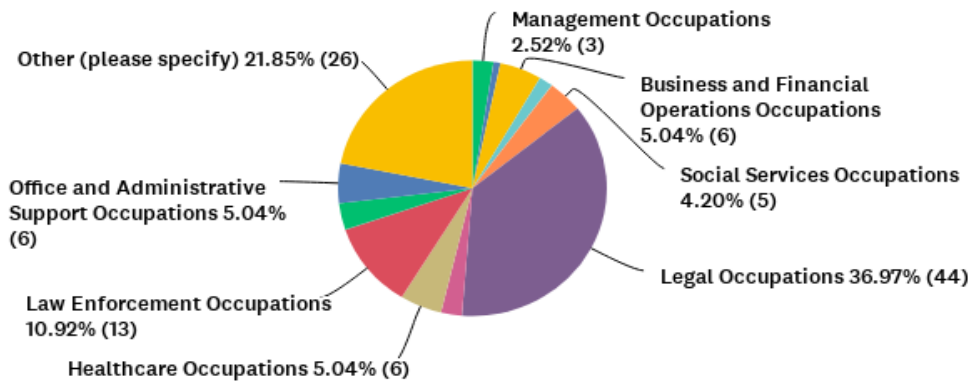
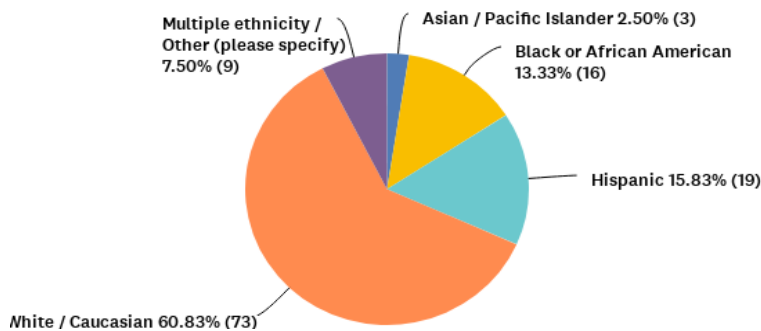


Chart C: shows the Ethnicity reported by MSL's student population of Fall2022 students:



**2023 Spring CLIMATE Survey** -MSL conducts a climate survey in late Spring, which surveys MSL's student body on the overall climate at MSL. MSL's most recent survey was late Spring2023, and the survey provided MSL with information on the overall culture of our learning environment at MSL. MSL's learning culture overall is positive. Our students have knowledge of the rules which govern MSL especially in the areas of sexual assault, sexual harassment, sexual misconduct prevention, and alcohol education. Our students are aware MSL offers Mental Health service by James Cropper, JD, LMHC, he provides private and group discussion sessions on current topics taking place in our society. The Spring 202 Climate survey showed most students attending MSL were satisfied with the overall learning environment. MSL strives to create a learning environment which satisfies every student. We are continuously making changes to react to the needs of our students through many different programs; free snack program throughout the week, providing tutoring resources, online training programs for our community (Title IX, Unconscious Bias, diversity Equity and Inclusion) writing labs and additional discussion panels throughout the semester. We listen to our students by providing an "open door" policy, which promotes students visiting the administration offices and Professors informally to discuss any issue, this policy helps students to understand we are all here to help in their education.

## 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.

### Massachusetts School of Law's Advocacy Program *Contact: Dean Michael L. Coyne - [Coyne@mslaw.edu](mailto:Coyne@mslaw.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@mslaw.edu](mailto:harayda@mslaw.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@mslaw.edu](mailto:harayda@mslaw.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@mslaw.edu](mailto:Pota@mslaw.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@mslaw.edu](mailto:Coyne@mslaw.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. 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 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@mslaw.edu](mailto:srodriguez@mslaw.edu)) or Mick Coyne ([mick@mslaw.edu](mailto:mick@mslaw.edu)) if interested in joining or helping.

The American Constitution Society of Massachusetts School of Law *Contact: Professor Peter M. Malaguti - [Malaguti@mslaw.edu](mailto:Malaguti@mslaw.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.

## **Other Policies:**

### **Criminal Copyright Infringement**, 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:

- 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.
- State the basis for the claim of possible infringement.
- 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. If 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 investigate of the alleged infringement and act 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. The 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 to 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.



## Covid Protocol 2023-2024

You should isolate yourself from others when you have COVID-19, and you may not attend MSL.

You should also isolate yourself from others if you are sick and suspect that you have COVID-19 but do not yet have test results. You may not attend MSL. If your results are positive, follow the full isolation recommendations below. If your results are negative, you can end your isolation. If you still feel sick, you should not attend school.

When you have COVID-19, isolation is counted in days, as follows:

If you had no symptoms,

Day 0 is the day you were tested (not the day you received your positive test result)

Day 1 is the first full day following the day you were tested.

If you develop symptoms within 10 days of when you were tested, the clock restarts at day 0 on the day of symptom onset.

If you had symptoms,

Day 0 of isolation is the day of symptom onset, regardless of when you tested positive.

Day 1 is the first full day after the day your symptoms started.

If you test positive for COVID-19, stay home for at least 5 days, and isolate yourself from others in your home. You are likely most infectious during these first 5 days.

- Wear a high-quality mask if you must be around others at home and in public.
- Do not go places where you are unable to wear a mask.
- Do not travel.
- Stay home and separate from others as much as possible.
- Use a separate bathroom, if possible.
- Take steps to improve ventilation at home, if possible.
- Don't share personal household items, like cups, towels, and utensils.
- Monitor your symptoms. If you have an emergency warning sign (like trouble breathing), seek emergency medical care immediately.

**If you had no symptoms,** you may end isolation after day 5. You may attend MSL.

**If you had symptoms** and your symptoms are improving, you may end isolation after day 5 if you are fever-free for 24 hours (without the use of fever-reducing medication). **Do not attend MSL until you are symptom free.**

**If your symptoms are not improving,** you should continue to isolate until you are fever-free for 24 hours (without the use of fever-reducing medication) and you need to isolate through day 10.

Regardless of when you end isolation until at least day 11,

- Avoid being around people who are more likely to get very sick from COVID-19.
- Remember to wear a high-quality mask when indoors, around others at home and in public.

If you have access to antigen tests, you should consider using them. With two sequential negative tests 48 hours apart, you may remove your mask sooner than day 10.

If your antigen test results are positive, you may still be infectious. You should continue wearing a mask and wait at least 48 hours before taking another test. Continue taking antigen tests at least 48 hours apart until you have two sequential negative results. This may mean you need to continue wearing a mask and testing beyond day 10.

After you have ended isolation, if your COVID-19 symptoms recur or worsen, restart your isolation at day 0. See your healthcare provider about your symptoms.

**Rights and Privacy Act (FERPA) Your Privacy Rights under the Federal Family Educational** The Family Educational Rights and Privacy Act (FERPA) affords 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 to 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 accredit organizations to carry out their accrediting functions. (§99.31(a)(7))
- To parents of an eligible student if the student is 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 proceedings 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.

[Gramm-Leach-Bliley Act](#) The GLBA protects nonpublic personal information that financial institutions obtain directly from consumers, from any transaction or services performed for consumers or through any other means. It also applies to lists, descriptions or groups of consumers derived from nonpublic personal information. Publicly available information is exempt from GLBA compliance.

MSL stores all nonpublic personal information which is defined as personally identifiable financial information (PIFI) that enables the identification, validation, or search of an individual's financial information through a specialized database or system. MSL stores all nonpublic information such as a person's social security number, name or contact details under lock and key. Our filing cabinets are locked and are held in locked offices. Our computer/ electronic systems are accessible with a multiple step logon passcode verification, computers are password protected and the software is password protected. MSL does not obtain or keep banking information, account numbers and credit card numbers. Information which is no longer needed is shredded onsite by Shred IT.

**Current Campus Crime/Emergency Policies:**

The **Jeanne Clery Disclosure** of Campus Security Policy and Campus Crime Statistics Act (most referred to as “**the Clery Act**”) was passed. **The Clery Act** requires MSL (as a participant and recipient of federal Title IV student financial assistance programs) to disclose certain crime statistics, safety related policies and procedures, fire safety protocols, and information and statistics in the form of an annual report, if you need an additional copy, please contact MSL Financial Dept.

**General Information:** MSL is located at 500 Federal Street, Andover, MA 01810. MSL’s community of approximately 350 people is part of the town of Andover. which has a combined population of just over 36,500 and is 4 miles from the city of Lawrence with a population of over 80,000. MSL shares with its neighboring communities many interests, including a concern about public safety. MSL has approximately 300 graduate students representing different states within the United States MSL is a commuting school with no students or staff living on campus.

MSL’s outside parking areas are well lit and equipped with streetlights. MSL does have surveillance cameras located outside our building and in public areas/entrances to MSL to provide security. In addition to disclosing crime and fire statistics to the US Department of Education and in its Annual Security and Fire Safety Report through IPEDS, MSL maintains crime and fire logs if/when they occur; logs would include criminal incidents, alleged criminal incidents, and fire-related incidents that are reported to or identified by the department. The log includes the

- date the incident was reported,
- date and time the incident occurred,
- the nature of the incident,
- the general location of the incident,
- the disposition of any complaint, if known.

MSL reserves the right to exclude certain reports or temporarily withhold information from the log under circumstances permitted by law. The crime logs are available for public inspection, upon request, during normal business hours at MSL. All members of MSL are strongly encouraged to immediately report criminal and/or suspicious activity, as well as medical and other emergencies to a “responsible employee” at MSL and/or the Andover Police Department, 32 North Main Street, Andover, MA 01810 (978-475-1212). If a person reporting a crime to a Campus Coordinator requests anonymity, the request will be honored to the extent permitted by law.

A “responsible employee” is defined under Title IX of the Education Amendments of 1972, the Violence Against Women Act, and related guidance. Responsible employees are required to inform the Title IX Coordinator, Dean Coyne, immediately upon receiving notice of sexual misconduct.

MSL has designated *three (3) Campus Coordinators* to deal with campus emergencies and to whom a responsible employee would inform:

**Dean Michael L. Coyne**  
500 Federal Street  
Andover, MA 01810  
(978) 681-0800  
[coyne@mslaw.edu](mailto:coyne@mslaw.edu)

**Assistant Dean Diane Sullivan**  
500 Federal Street  
Andover MA 01810  
(978)681-0800  
[dianes@mslaw.edu](mailto:dianes@mslaw.edu)

**Assistant Dean Paula Kaldis**  
500 Federal Street  
Andover MA 01810  
(978)681-0800  
[pota@mslaw.edu](mailto:pota@mslaw.edu)

These three Deans (for the purposes of this Policy, hereafter referred to collectively as the “Coordinators”) will serve to coordinate compliance with federal Title IX as described above and Massachusetts General Laws, Chapter 151C. Each Coordinator should be considered a “go to” person for matters. James Cropper is a Professional counselor, and when he is acting as such, is not considered to be a “responsible employee” and is not required to report crimes for inclusion into the annual disclosure of crime statistics. He is, however, encouraged, if and when they deem appropriate, to inform persons being counseled of the procedures to report crimes to the relevant campus and local law enforcement authorities.

Crimes occurring off-campus should be reported to the local police agency that has jurisdiction. Dialing 911 from a cell phone directs your call to the State Police who can then transfer you to the appropriate local police agency. MSL does not have any off-campus student organizations that would necessitate a policy statement on addressing criminal activity off campus.

**Massachusetts State Law:** Chapter 265 § 39 states in relevant part that it is illegal to commit a crime against a person or property with the intent to intimidate such person because of such person’s race, ethnicity, national origin, physical disability, religious affiliation, gender, gender identity, or sexual orientation.

**MSL's Notice of Nondiscrimination statement:** Any offense committed by a student, including but not limited to physical abuse, vandalism and conduct infringing upon the rights of others, and which includes intimidation that is motivated by race, ethnicity, national origin, physical disability, religious affiliation, ancestry, sex, sexual orientation, gender, gender identity, age, mental or physical disability, or other lawfully protected categories carries sanctions up to and including separation from MSL.

**Bias Crime** (also known as a Hate Crime): A committed criminal offense that is motivated, in whole or in part, by the offender's bias (es) against a race, religion, disability, sexual orientation, ethnicity, national origin, gender, or gender identity; also known as Hate Crime. Examples include verbal threats of violence, physical attacks, and property damage against a protected class of people. Note: Even if the offender was mistaken in his or her perception that the victim was a member of the group he or she was acting against, the offense is still a bias crime because the offender was motivated by bias against the group.

**Bias Incident:** Any conduct or communication motivated by hatred or prejudice that demeans, degrades, or harasses an individual or group based upon membership in a protected category as recognized by law, including race, religion, disability, sexual orientation, ethnicity, national origin, gender, or gender identity. Examples include acts of vandalism, writing on white boards or walls, targeting a group or individual, in person or electronically with hateful conduct, or other harassment that interferes with a person's educational experience or employment.

**Bias Incident Response:** A Bias Incident Report is designed to ensure that MSL maintains a safe, respectful educational and work environment that is free from harassment and discrimination and based on values of diversity, equity, and inclusion. In addition to its general non-discriminatory approach to MSL's education and school safety, the Bias Incident Response offers an effective and efficient process for individuals and/or groups to report bias incidents and/or hate crimes. It also outlines school procedures that will be instituted to respond to such acts. The response should be implemented whenever a bias incident or hate crime is perceived or suspected to have occurred in MSL's building and/or in our educational programs. Implementation of the response may serve as a mechanism to monitor the campus climate and possibly deter acts of bias or hate.

**Procedure:** Victims or witnesses should immediately document the alleged bias incident/hate crime and report it to one of MSL Coordinators or "responsible employee". Anyone with information regarding a potential hate crime or bias incident is strongly encouraged to report it promptly. Upon receipt of such reports, MSL will assess the reports, investigate, and/or refer the matter to the relevant office for appropriate action. Reports should include the following information or as much detail as possible:

- Detailed account of the incident including date, time, and location.
- Name and contact information for each person involved, including witnesses.
- Description of what was observed and said, including any specific language or terms that were used.
- Name of the alleged perpetrator(s) or detailed description of the individuals involved.
- Other pertinent information that may assist MSL's response to the incident.

Individuals should not wait to report until they have every item on the list mentioned above. Instead, if you need help or witness a crime, report immediately. Upon receipt of such reports, MSL will assess, investigate and/or refer the matter to the relevant office for appropriate action. MSL shall take reasonable steps to address the safety and security concerns of those involved. After consultation with all appropriate offices, suitable measures to address the bias and/or hate incident will be taken in a timely manner. Such measures include but are not limited to: • Make a record/investigate the incident. • Pursue disciplinary action. • Offer counseling. • Provide education and programming. • Report to appropriate outside agencies.

**Confidentiality:** All reasonable efforts, to the extent possible, will be made to protect the confidentiality of individuals targeted and to maintain the confidentiality requested by the reporting party. MSL may have an obligation to address certain reported incidents, so we cannot guarantee complete confidentiality where it would conflict with MSL's obligation to investigate meaningfully or, where warranted, take corrective action. Regardless of the situation, reported information will generally only be shared with individuals with a legitimate need to know, in compliance with MSL policy. In addition, retaliation for filing a bias incident report is prohibited.

## Emergency Alerts & Notifications (ENS)

MSLAW utilizes the Emergency Notification System through **Alertus and Rave Alert**. 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. This system is used for emergencies only, not weather-related closures. Students must complete 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 here at MSLAW.

Visit <https://www.mslaw.edu/signup/> to sign-up for Emergency Alerts. Paper forms are also available on campus in the Main Office and in the bookstore or contact Mick Coyne

Timely Warnings: In the event that a situation arises that constitutes an ongoing or continuing threat, MSL will issue a “timely warning” that will be issued by the technology department (either Mick Coyne or Daniel Harayda). The warning will be issued through MSL’s email system and the text messaging notification system to students and employees who have subscribed to the service. Posters or other forms of notification may supplement the email notification, including from MSL’s internal emergency alert speaker system. MSL is not required to issue a crime alert with respect to crimes reported to professional counselor; however, under extenuating circumstances that pose a serious or ongoing threat to members of MSL, MSL reserves the right and may utilize such Timely Warnings procedures. Timely Warnings issued for immediate threats include situations that present an imminent or impending danger such as:

- Outbreak of serious illness.
- Approaching tornado, hurricane, or other extreme weather conditions.
- Earthquake.
- Gas leak.
- Terrorist incident.
- Armed intruder.
- Bomb threat.
- Civil unrest or rioting.
- Explosion.
- Nearby chemical or hazardous waste spill.

MSL Emergency Response Procedures Plan: The purpose of the MSL Emergency Response Procedures Plan (ERP) is to establish guidelines, assign responsibilities, and promote awareness in responding to emergencies that may affect MSL. Additionally, the plan provides guidelines to assist those affected in dealing with crisis, to coordinate with external entities, and to provide resources to expedite the return to normal operations with minimal impact. The plan was created to complement plans that have been developed on the national, state and county level. The ERP is designed to provide guidelines for responding to a variety of incidents and emergencies that affect MSL. Not all emergencies require the same degree of response; each incident will be evaluated on a case-by-case basis. The following guidelines apply to students, employees, faculty, and guests, and to the buildings and grounds at MSL. They are intended to enable MSL to protect life and property and minimize the damage caused by emergency situations.

### Levels of Emergencies:

*Level 1 - Minor Emergency:* A campus emergency, with limited impact, that does not affect the overall operation and function of the College. Examples would include a minor hazardous material incident, small fire, or temporary limited power outage. A minor emergency will not normally entail notification of the Emergency Response Procedures Team except through routine communications.

*Level 2 -Major Emergency:* A local emergency that has disrupted, or potentially may disrupt significant operation of MSL or adversely impact a major population of the community. Examples include serious crimes on campus, major fires, death(s), or partial infrastructure failure. This requires notification of the Emergency Response through emails and SMS/Robo-Call systems.

*Level 3 – Disaster:* A community-wide emergency that potentially disrupts the operations of MSL and involves major damage or systems failure. Disasters impact not only MSL, but possibly the surrounding community and beyond. Examples include tornadoes, widespread extended power outages, severe natural disasters, or serious acts of terrorism. This requires notification of the Emergency Response System. Dean Michael Coyne (or his designee) will authorize the campus wide notification of all students, faculty and staff of any event that will impact the day-to-day operation of the campus but will not be required in the case of a time sensitive incident. Texting systems and email notifications will be sent out notifying members of the MSL community of the events occurring. MSL will also utilize local news stations to post notifications.

### Evacuation Procedure Guidelines Building Evacuation

- All building evacuations will occur when a building alarm (fire alarm) sounds and/or upon notification of Andover Police Department.
- When the building evacuation alarm is activated during an emergency, leave by the nearest marked exit and alert others to do the same.
- Assist people with disabilities when exiting the building, if possible. In case of fire or earthquake, do not use elevators.
- Once outside, proceed away from the building. Keep streets, fire lanes, hydrant areas, and walkways clear for emergency vehicles and personnel (evacuation areas pre-established for MSL's campus)
- Do not return to the evacuated building unless told to do so by the Andover Police Department.
- Failure to leave a building during Fire Alarms may result in criminal proceedings. In the case of employees, employment action may be taken.
- All persons, students and staff are to immediately vacate the area of the campus in question and evacuate the campus grounds as directed.

### **MSL's Violent Crime and Arrest Statistics:**

Academic year: August 2022 thru July 2023: The number of arrests on campus by local police is 0. Criminal offenses reported to local police agencies or to any official of the institution during the Academic year 2022/ 2023. The number of arrests on campus by local police is 0.

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 |

February 2023 MSL did have a phishing incident which was quickly resolved and corrected.

MSL asks for student cooperation and involvement in keeping our campus safe. Students must assume responsibility for their own safety and the security of their belongings by taking certain precautions. Vehicles should be kept locked, and valuables should not be left unattended. Crime prevention is a building-wide concern that requires the involvement of all students and employees. Suspicious persons and activity should be immediately reported to one of MSL Campus Coordinators; Dean Coyne, Assistant Dean Kaldis or Assistant Dean Sullivan.

Academic year: August 2021 thru July 2022: Criminal offenses reported to local police agencies or to any official of the institution during the Academic year 19/20. The number of arrests on campus by local police is 0.

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 |

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Academic year: August 2020 thru July 2021: Criminal offenses reported to local police agencies or to any official of the institution during the Academic year 2018/ 2019. The number of arrests on campus by local police is 0.

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 |

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Crime rates in Andover by year Type	2019	2020
Arson (per 100,000)	0 (0.0)	0 (0.0)
Assaults (per 100,000)	1 (2.7)	3 (8.2)
Auto thefts (per 100,000)	7 (19.2)	7 (19.2)
Burglaries (per 100,000)	29 (79.3)	25 (68.4)
Murders (per 100,000)	0 (0.0)	0 (0.0)
Rapes (per 100,000)	6 (16.4)	2 (5.5)
Robberies (per 100,000)	0 (0.0)	0 (0.0)
Thefts (per 100,000)	179 (489.8)	122 (333.9)
City-Data.com crime index	40.4	25.7

The City-Data.com crime index weighs serious crimes and violent crimes more heavily. Higher means more crime, U.S. average is 254.8. It adjusts for the number of visitors and daily workers commuting into cities. Read more: <https://www.city-data.com/crime/crime-Andover-Massachusetts.html>

#### Violent crime rate in 2020

Andover: 9.6

U.S. Average: 228.3

Read more: <https://www.city-data.com/crime/crime-Andover-Massachusetts.html>

According to our research of Massachusetts and other state lists, there were 3 registered sex offenders living in Andover, Massachusetts as of August 29, 2023. The ratio of all residents to sex offenders in Andover is 3,103 to 1. The ratio of registered sex offenders to all residents in this city is lower than the state average. Read more: <https://www.city-data.com/crime/crime-Andover-Massachusetts.html> relocation to 500 Federal Street Andover MA 01810 MSLAW has not had any fire related incidents within our building.

**Active Shooter Safety Resources** <https://www.fbi.gov/how-we-can-help-you/safety-resources/active-shooter-safety-resources> An active shooter is an individual actively engaged in killing or attempting to kill people in a populated area, and recent active shooter incidents have underscored the need for a coordinated response by law enforcement and others to save lives. The FBI is committed to working with its partners to protect schools, workplaces, houses of worship, transportation centers, other public gathering sites, and communities.

Although local and state law enforcement agencies are virtually always the first ones on the scene, the FBI has played a large role in supporting the response to every major incident in recent years and has much to offer in terms of capacity, expertise, specialized capabilities, training, and resources before and after an incident occurs. The successful prevention of these active shooter incidents lies with a wide range of public and private entities all working together.

**Run. Hide. Fight.** These FBI training videos demonstrate the three tactics you can use to keep yourself and others safe during an active shooter attack—run, hide, and fight. Learning these principles now will prepare and empower you to put them into practice—and survive—should the unthinkable occur (4 Min safety video posted by the FBI) <https://youtu.be/TeOdxKozra0> In this FBI training video, customers at a bar are caught in an active shooter event. By employing the run, hide, and fight tactics, as well as knowing the basics of rendering first aid to others, they are prepared, empowered, and able to survive the attack.

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

It is the policy of the Massachusetts School of Law not to discriminate based on 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@mslaw.edu](mailto:Coyne@mslaw.edu). MSL is sensitive to the needs of patrons and employees with disabilities. 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, accommodation is necessary, the individual will be notified regarding the accommodation 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 if additional information is needed 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 accommodation 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 considered in making a finding on the request for accommodations.

**Education & Crime Prevention** Crime prevention is a building-wide concern that requires the involvement of all students and employees. Suspicious persons and activity should be immediately reported to one of MSL Campus Coordinators, Dean Coyne, Assistant Dean Kaldis or Assistant Dean Sullivan.

**Alcoholic Beverages** Massachusetts General Laws and local town by-laws regarding alcoholic beverages apply to MSL. These laws and by-laws are enforced by Andover Police Department and violators are subject to arrest, criminal prosecution, and/or referral to the Director of Community Standards. The possession or transporting of any alcoholic beverage by anyone under 21 years of age, as well as the procuring of any alcoholic beverages for anyone under 21, is a violation of state law. The drinking of any alcoholic beverage in any public place, regardless of age, is a violation of town by-law in Massachusetts and anyone, including drivers and passengers, possessing an open container of an alcoholic beverage in any motor vehicle is subject to a fine of between \$100 and \$500. A first conviction of driving under the influence of alcohol will result in a fine of \$500–\$5,000, a one-year revocation of the person's driver's license, up to two and a half years in prison, and mandatory alcohol rehabilitation. Additional offenses are punishable by more stringent sanctions.

**Illegal Drugs** The possession, sale, manufacture, or distribution of any controlled substance is illegal under both state and federal laws. Such laws are enforced by the Andover Police Department. Violators are subject to arrest, criminal prosecution, and/or MSL disciplinary sanctions. MSL seeks to maintain a work and educational environment that is safe for our employees and students as well as conducive to work standards that support an effective work force. MSL prohibits employees from reporting to work while under the influence of alcohol or drugs. MSL is committed to providing a campus environment free of the abuse of alcohol and the illegal use of alcohol and other drugs.

The Drug-Free Schools and Communities Act Amendments of 1989 require MSL to:

- Notify students of the standards of conduct relative to alcohol and other drugs.
- Describe applicable legal sanctions for unlawful possession, use or distribution of alcohol and illicit drugs.
- Describe the health risks associated with the use of illicit drugs and the abuse of alcohol.
- Describe available alcohol and other drug counseling, treatment, or rehabilitation programs.
  
- Describe sanctions MSL will impose resulting from violation of the standards of conduct.

Controlled Substances: Massachusetts has varying criminal penalties relating to controlled substances or drugs. In general, violations involving narcotic and addictive drugs and drugs with high potential for abuse carry heavier penalties. A full list of controlled substances as defined by Massachusetts law can be found here: <https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXV/Chapter94C/Section31>. The possession, use, or distribution of controlled substances also is prohibited under the federal Controlled Substances Act. There are strict penalties for drug convictions, including mandatory prison terms for many offenses. A full list of controlled substances as defined under federal law can be found here: <https://www.deadiversion.usdoj.gov/schedules/#list>.

Possession, Manufacture and Distribution: Possession of controlled substances is illegal without valid authorization. While penalties for possession of a controlled substance are generally less than those for its manufacture and/or distribution, under both Massachusetts and federal law, illegal possession with intent to manufacture or distribute is subject to the same penalties as illegal manufacture or distribution. Further, illegal possession of relatively large quantities of any controlled substance ordinarily will be considered possession with intent to distribute.

“Manufacture” of a controlled substance includes production, preparation, propagation, compounding, conversion, or processing, while “distribution” is the actual or attempted transfer of a controlled substance. Under both state and federal laws, penalties for possession, manufacture, and distribution are much greater for second and subsequent convictions. Many laws dictate mandatory prison terms and require that the full minimum term be served. Note that researchers of controlled substances are subject to registration requirements as possession of controlled substances is illegal unless pursuant to a valid prescription or authorized by appropriate registration.

Sale and possession of “drug paraphernalia” also is illegal in Massachusetts. Under federal and state law, participation in drug-related criminal activity can result in seizure or forfeiture of personal property and other assets utilized in conjunction with or stemming from the proceeds of the illegal activity. In addition, conviction of a drug-related offense may entail civil fines and denial or revocation of certain licenses and benefits. Persons convicted of drug possession under state or federal laws also are ineligible for federal student grants and loans and/or for participation in federally sponsored research grants or contracts for up to one year after the first conviction, and up to five years after the second; those convicted of distributing drugs lose these benefits for five years after the first conviction, for ten years after the second, and permanently after the third.

Additional Criminal Penalties Under Massachusetts Law In Massachusetts, offenses subject to particularly severe punishments include: (1) second or subsequent convictions for manufacture or distribution of controlled substances; (2) illegal manufacture, distribution, or possession of, with intent to manufacture or distribute, phencyclidine (PCP), cocaine, or methamphetamine; (3) “trafficking” in marijuana, cocaine, heroin, morphine or opium (defined as manufacture, distribution, cultivation, possession with intent to manufacture or distribute, or importation into the state of more than 50 pounds of marijuana or 14 grams of cocaine or heroin); (4) distribution or possession with intent to distribute controlled substances to persons under 18 years of age; and (5) second or subsequent offenses of driving under the influence of alcohol or drugs. <https://malegislature.gov/laws/generallaws/parti/titlexv/chapter94c/section32e>

The Massachusetts Controlled Substances Act also provides penalties for being present at a place where it is known that heroin is kept and for being “in the company of” a person known to possess heroin. Anyone in the presence of heroin thus runs the risk of a drug conviction. <https://malegislature.gov/laws/generallaws/parti/titlexv/chapter94c>

Additional Criminal Penalties Under Federal Law : Under the federal Comprehensive Drug Abuse Prevention and Control Act, more commonly known as the Controlled Substances Act, the distribution of any controlled substance by a person at least 18 years old to a person under 21 years of age is punishable by twice the penalty (for a first offense) or three times the penalty (for a second offense) otherwise provided, and includes a mandatory minimum one-year prison term (except for a first offense involving less than 5 grams of marijuana) and mandatory life imprisonment without release for a third conviction. These increased penalties also apply to distribution of any controlled substance in or within 1,000 feet of a school, college, playground, or public housing facility, and within 100 feet of a youth center, public swimming pool, or video arcade.

Severe penalties apply for those convicted of engaging in a “continuing criminal enterprise” to violate the Controlled Substances Act. Engaging in a “continuing criminal enterprise” means that a person: (1) commits a felony under the Act; (2) that felony is undertaken with 5 or more others “managed” by the person; and (3) the person obtains substantial income or resources from the felonious conduct. Federal law also increases prison sentences for manufacture and distribution of controlled substances if death or serious bodily injury results from their use. In addition, under the Anti-Drug Abuse Act of

1988, a person who intentionally kills someone or causes the intentional killing of an individual while manufacturing, distributing, importing or exporting large amounts of certain controlled substances or in the course of a continuing criminal enterprise may be sentenced to death. Any person who intentionally kills or causes the intentional killing of a law enforcement official while committing a federal drug felony or attempting to avoid apprehension, prosecution, or service of a prison sentence for such a felony also may be sentenced to death. <https://www.deadiversion.usdoj.gov/21cfr/21usc/> and <https://sgp.fas.org/crs/misc/R45948.pdf>

Health Risks Associated with Alcohol and Drug Use : Detailed descriptions of commonly-abused drugs, including specific health effects and treatment options, refer to the National Institute on Drug Abuse: <https://www.drugabuse.gov/drugs-abuse/commonly-abused-drugs-charts>.

Alcohol use, even in low doses, significantly can impair judgment and coordination. Low to moderate doses increase the incidents of aggressive acts, including spouse and child abuse. Moderate to high doses can severely alter a person's ability to learn and remember information. Very high doses can cause respiratory depression and death. Repeated use can lead to dependence. Sudden cessation of use can produce withdrawal symptoms and can be life-threatening. Long-term use of large quantities can lead to permanent damage to vital organs such as the brain and liver. Women who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. In addition, research indicates that children of alcoholic parents are at greater risk of becoming alcoholics.

The abuse of drugs/controlled substances can result in a wide range of health problems. Illicit drug use can result in drug addiction, death by overdose, death from withdrawal, seizure, heart problems, liver disease, and chronic brain dysfunction. Other problems associated with illicit drug use include psychological dysfunctions such as memory loss, thought disorders (i.e., hallucinations, paranoia, and psychosis) and psychological dependency. Women who use drugs during pregnancy may give birth to infants who are drug-addicted and may have health complications.

Health Risks Associated with Alcohol and Drug Use:

The following is a non-exhaustive list of some of the health effects of controlled substances.

Narcotics (including Heroin):

- Initial euphoria followed by drowsiness and nausea.
- Constricted pupils, watery eyes, dazed look
- Overdose may produce slow, shallow breathing, clammy skin, loss of appetite and weight, and possible death.

Depressants (including Barbiturates, Tranquilizers):

- Relaxed muscles, calmness, drowsiness
- Confusion, disorientation, slurred speech
- Overdose may produce shallow breathing, clammy skin, weak and rapid pulse, coma, and possible death.

Stimulants (including Cocaine, Methamphetamine):

- Increased heart and respiratory rate, elevated blood pressure, decreased appetite
- Blurred vision, dizziness, insomnia, anxiety
- High doses can cause physical collapse, irregular heartbeat, stroke, and possible death.

Hallucinogens (including LSD, PCP, Mushrooms):

- Illusions and hallucinations
- Confusion, panic, anxiety, depression, and poor perception of time and distance
- Respiratory failure, death due to careless behavior

Cannabis (including Marijuana, Hashish):

- Increased heart rate, bloodshot eyes, dry mouth and throat, and increased appetite
- Interferes with memory, speech, coordination, and perception of time.
- Increases risk of lung cancer, weakened immune system, and affects reproductive system.

Please note that although Massachusetts law now permits adults aged 21 or older to possess and consume marijuana under certain circumstances, federal law still prohibits the possession, use, or distribution of marijuana, including for medical purposes.

## Resources:

Alcoholics Anonymous: 1-617-426-9444 [www.aa.org](http://www.aa.org)

Al-Anon/Children of Alcoholics: 1-508-366-0556 [www.ma-al-anon-alateen.org](http://www.ma-al-anon-alateen.org)

Women for Sobriety: 1- 215-536-8026 <https://womenforsobriety.org/>

Smart Recovery Self-Help Network: 1-781-891-7574 [www.smartrecovery.org](http://www.smartrecovery.org)

Narcotics Anonymous: 1-866-624-3578 [www.na.org](http://www.na.org)

Cocaine Anonymous: 1- 781-551-6677 [www.ca.org](http://www.ca.org)

**Campus Sex Crimes Prevention Act:** The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The act also requires registered sex offenders to provide, to appropriate state officials, notice of each institution of higher education in that state at which the offender is employed, carries on a vocation, or is a student. The Massachusetts Sex Offender Registry Board is then required to notify such college/university that a registered sex is enrolled or working at their institution. <https://www.federalregister.gov/documents/2002/10/25/02-27257/guidelines-for-the-campus-sex-crimes-prevention-act-amendment-to-the-jacob-wetterling-crimes-against>

How to Inquire: Members of the MSL community may request information about sex offenders in Massachusetts at the Massachusetts Sex Offender Registry Board, telephone (978) 740-6400 or <https://www.mass.gov/orgs/sex-offender-registry-board> at the:

- Andover Police Department, 32 North Main Street, Andover, MA 01810 (978-475-1212)
- North Andover Police Department, 566 North Main Street, No. Andover, MA 01845 (978-683- 3168).

Improper Use of Sex Offender Registry: Information contained in the Sex Offender Registry shall not be used to commit a crime against an offender or to engage in illegal discrimination or harassment of an offender. Any person who improperly uses Sex Offender Registry information shall be punished by not more than two- and one-half years in the house of correction or by a fine of not more than \$1,000 or by both such fine and imprisonment.

In accordance with the Crime Awareness and Campus Security Act of 1990, MSL furnishes current students and employees, as well as those applicants for enrollment or employment who so request, an annual report of campus security policies and crime statistics.

The Massachusetts school of Law is open to the public. Our hours M-Th 8:00am to 10:00pm, Saturdays 9:00am to 2:00pm and is closed on Fridays and Sundays. MSL's building is open to the public, so it is 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. 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.

Domestic Violence in Massachusetts, domestic violence is defined as abuse, assault, or threats against one or more of the following: ● A spouse or former spouse ● A dating partner or a former dating partner ● Someone you live with or have lived with ● A relative by blood or marriage ● The parent of your child ● A person with whom you have or have had a substantial relationship. Abuse is defined by actual or attempted physical abuse, psychological harm, placing another in fear of serious physical harm, causing another to engage in sexual relations by force, and/or threat of force or duress. Confidential counseling, support and referral services are available. Students can also seek information and help through the National Domestic Violence Hotline at 1-800-799-SAFE (7233) at [www.thehotline.org](http://www.thehotline.org).

Dating/Relationship Violence: Dating/Relationship Violence is defined as 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 shall be 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. For the purposes of this definition 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.

Stalking: Stalking means engaging in a course of conduct directed at a specific person that would cause a reasonable person to fear for their's or others' safety, or to suffer substantial emotional distress.

- A 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 action, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property.
- A 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.

In Massachusetts, the elements of Stalking are defined as whoever (1) willfully and maliciously engages in a knowing pattern of conduct or series of acts over a time directed at a specific person which seriously alarms or annoys that person and would cause a reasonable person to suffer substantial emotional distress, and (2) makes a threat with the intent to place the person in imminent fear of death or bodily injury. Any person seeking to obtain an Abuse Prevention Order (209A) or a Harassment Prevention Order (258E), who needs protection from an abuser, or knows of someone who has violated an Abuse Prevention Order, or a Harassment Prevention Order should contact Assistant Dean Kaldis or Assistant Dean Sullivan

### Disciplinary procedures

If an issue or complaint is referred to the Disciplinary Committee and the matter will be reviewed and compared to MSL's Code of Student Conduct, See Student Guidebook. If the student is found to be in violation of MSL's Code of Student Conduct the Disciplinary Committee will review the matter as a disciplinary issue until its resolution. The Respondent "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."

In accordance with school procedure, the Disciplinary Committee will conduct a hearing, issue a written decision after the hearing has closed, and refer its findings and recommendations contained in the written decision to the Dean, who shall make the final decision regarding responsibility and/or punishment in writing. If the Committee finds the Respondent responsible for the disciplinary issue, both the decision and Dean's written determination will be placed in the Respondent's student file and become a permanent part of the Respondent's student record. As stated in the rule penalties can range from censure to suspension/expulsion.

### Student Grievances

The overwhelming majority of student grievances received by MSLAW 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 the student guidebook. With respect to disciplinary matters arising under the Honor Code and rules and regulations printed in the student guidebook, MSLAW treats violations of its Student Honor Code very seriously as violation of that Code reflects upon your character and fitness to act as an attorney. MSLAW also occasionally receives grievances from students concerning other school related matters, such as parking, class cancellations due to weather conditions, or noise in the portion of the library where students are allowed to talk quietly. MSLAW encourages its

students to speak informally to MSLAW's Dean, or an Assistant Dean about such matters, and the official spoken to will informally take steps he or she deems necessary, if any.

If a student wishes to state a grievance formally: The student should submit a complaint to Assistant Dean Kaldis detailing the student's concerns. The Dean will then take any appropriate action as she deems necessary to address the grievance. In the event the student is dissatisfied with the outcome of Assistant Dean Kaldis' investigation and actions, the student may seek further review of the problem by subsequently filing the complaint with Dean Coyne's office. Dean Coyne can be reached at [Coyne@mslaw.edu](mailto:Coyne@mslaw.edu). Students who desire to resolve a grievance should submit a complaint following the complaint procedures outlined. If you have any questions or wish to file a complaint, please contact the Dean of Students' Office, Dean Kaldis who can be reached at [Pota@mslaw.edu](mailto:Pota@mslaw.edu).

For Online Students Located in SARA Member States and Territories: Out-of-state SARA students must first attempt to resolve their complaint using MSLAW's internal administrative procedures offered by MSLAW. This includes all students who are in SARA member states and territories for the purposes of completing out-of-state learning placements, such as internships, practical, clinical experiences, etc. in SARA member states and territories outside Massachusetts. Students should consult the Student Grievance Procedure. Complaints can be submitted through the <https://www.mslaw.edu/student-complaint-form/>. If your issue cannot be resolved internally, you may file a SARA complaint with MA Department of Higher Education.

Additional information from the DHE's <https://www.nc-sara.org/student-complaints> is below:

The SARA complaint process is as follows:

1. Students must first attempt to resolve their complaint using internal administrative procedures offered by the SARA institution.
2. After all administrative remedies have been exhausted with the MA-SARA institution, the student may submit a SARA Complaint via the URL <https://www.nc-sara.org/student-complaints>
3. The Department shall send a copy of the complaint to the institution that is the subject of the complaint.
4. Within 30 days of the date that the Department sends a copy of the complaint to the institution, the institution must provide a written response to the student and the Department. <https://www.nc-sara.org/student-complaints> DHE's SARA Complaint Form

Complaint Procedure and Form for Massachusetts Residents and Online Students in Non-SARA Member States and Territories

If you are a Massachusetts resident, or if you are in a non-SARA state or territory (e.g., California, Guam, etc.) and would like to file a complaint, please consult the Student Grievance Procedure. Complaints can be submitted through MSLAW complaint form <https://www.mslaw.edu/student-complaint-form/> which is on [MSLAW Complaint web page](#).

At any time, students who are located in Massachusetts or any non-SARA state or territory may utilize the Massachusetts Department of Higher Education's (DHE) non-SARA consumer complaint procedure and online form to file a complaint with DHE using the non-SARA Consumer Complaint Forms <https://www.mass.edu/forstufam/complaints/complaintform.asp>. Additionally, if you live in California or Guam, you may wish to file a complaint with your home authority.

## **MSL/ MASSACHUSETTS SCHOOL OF LAW SEXUAL/GENDER-BASED MISCONDUCT POLICY PERTAINING TO STUDENT COMPLAINTS** **PROHIBITS HARASSMENT - Sexual and gender-based harassment is prohibited.**

### **MASSACHUSETTS SCHOOL OF LAW SEXUAL/GENDER-BASED MISCONDUCT POLICY PERTAINING TO STUDENT COMPLAINTS**

**Introduction:** The Massachusetts School of Law does not tolerate sexual misconduct, including sexual and/or gender harassment. Such conduct is harmful to the well-being of our community, taints our learning environment, and damages the proper collegial relationships among students, faculty, and staff that characterize, and are necessary components of, the culture of MSL. MSL regards all forms of prohibited conduct under this Policy to be a serious offense, and violations may result in discipline, including the possibility of separation from the institution. In addition, state and federal laws address conduct that may also meet MSL's classifications of prohibited conduct under this Policy, and it is possible that criminal prosecution and/or civil proceedings under state or federal law may occur independently of any disciplinary action instituted by MSL.

The Massachusetts School of Law takes the firmest possible stand against sexual/gender-based harassment of its students, staff, and faculty. Sexual harassment is a form of gender discrimination that violates Title IX of the Civil Rights Act of 1964 and Massachusetts General Laws, Chapter 151C. MSL faculty, staff and students are provided opportunities through Traliant eLearning programs on Title IX, Diversity, Equity, and Inclusion (DEI) and Unconscious Biases

**Applicability:** This Sexual/Gender Misconduct Policy applies to all students, faculty, or staff whenever defined misconduct occurs: (1) on the MSL campus, or (2) off the MSL campus if the conduct was in connection with an MSL-sanctioned event or, even if not in connection with an MSL-sanctioned event, if the conduct may create a hostile environment for any member of the MSL community while participating in the education offered by, or employment occurring at, MSL. Students are

authorized hereunder to file complaints against other students, faculty, staff, or other MSL employees, nothing herein is meant to foreclose or diminish additional actions that MSL may take under other policies or codes pertaining to students, faculty, employees, or other members of the MSL community.

### Definitions of Sexual/Gender-Based Harassment

#### A. The MSL Definition of Sexual/Gender-Based Harassment (Independent of State and Federal Law)

In the educational context, sexual- and gender-based harassment consists of verbal, nonverbal, graphic, or physical aggression, intimidation, or hostile conduct or communications based on sex, sex-stereotyping, gender identity, gender identity stereotyping, sexual orientation, and sexual orientation stereotyping when such conduct or communication is severe, persistent, or pervasive enough to interfere with, or materially limit, one's ability to meaningfully participate in or benefit from MSL's classes, activities, or other components of the educational experience. Retaliation against an individual who has raised an allegation of sexual or gender-based harassment, who has cooperated in an investigation of such a complaint, or who has opposed conduct/communications that violate this Policy is deemed to be a violation of this Policy.

#### B. State and Federal Definitions

There are two (2) definitions of sexual harassment under applicable law; one involving state law and one involving federal law. *Conduct that meets any of these two (2) definitions also constitutes a violation of this Sexual/ Gender-Based Misconduct Policy.* Here are the two (2) definitions of what constitutes a violation of state and federal law:

##### a. State Law – Chapter 151C

As defined by Chapter 151C § 1 of the Massachusetts General Laws, "sexual harassment" shall mean: any sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature when:— (i) submission to or rejection of such advances, requests or conduct is made either explicitly or implicitly a term or condition of the provision of the benefits, privileges or placement services or as a basis for the evaluation of academic achievement; or (ii) such advances, requests or conduct have the purpose or effect of unreasonably interfering with an individual's education by creating an intimidating, hostile, humiliating or sexually offensive educational environment.

##### b. Federal Law – Title IX of the Civil Rights Act of 1964

The Code of Federal Regulations sets forth the definition of sexual harassment under 34 CFR § 106.30. "Sexual harassment means conduct on the basis of sex that satisfies one or more of the following:"

- (1) An employee of the recipient conditioning the provision of an aid, benefit, or service of the recipient on an individual's participation in unwelcome sexual conduct.
- (2) Unwelcome conduct determined by a reasonable person to be so severe, pervasive, and objectively offensive that it effectively denies a person equal access to the recipient's education program or activity; or
- (3) "Sexual assault" as defined in 20 U.S.C. § 1092(f)(6)(A)(v) "dating violence" as defined in 34 U.S.C. § 12291(a)(10), "domestic violence" as defined in 34 U.S.C. § 12291(a)(8), or "stalking" as defined in 34 U.S.C. § 12291(a)(30).

#### C. Conduct/Communications that Violate this Policy.

Without excluding other situations, the following conduct/communications are deemed sufficiently egregious to violate this sexual/gender-based harassment Policy:

- Retaliation against an individual for raising an allegation of sexual or gender-based harassment, for cooperating in an investigation of such a complaint, or for opposing discriminatory practices.
- A hostile work or educational environment created by persistent or pervasive conduct or by a single severe episode. The more severe the conduct, the less need there is to show a repetitive series of incidents to prove a hostile environment.



- Sexual violence, including rape, sexual assault, and domestic and dating violence, violates this, Policy.
- Observing, photographing, videotaping, or making other visual or auditory records of sexual activity or nudity, where there is a reasonable expectation of privacy, without the knowledge and consent of all parties violates this, Policy.
- Sharing visual or auditory records of sexual activity or nudity without the knowledge and consent of all recorded parties and recipient(s) violates this, Policy.
- Unwanted or unwelcome sexual advances, whether or not they involve physical touching violates this Policy. Whether the conduct creates a hostile environment may depend on a variety of factors, including: the degree to which the conduct affected one or more person's education or employment; the type, frequency, and duration of the conduct; the relationship between the parties; the number of people involved; and the context in which the conduct occurred. Conduct or communications are unwelcomed when:
  1. the Complainant did not request or invite it,
  2. the Complainant regarded the unrequested or uninvited conduct or communication as undesirable or offensive,
  3. a totality of the circumstances leads to the conclusion that the conduct or communications are unwelcomed, including a consideration of both objective and subjective factors,
  4. without excluding other situations, one of the following acts or communications occur:
    - commenting about or inappropriately touching an individual's body,
    - requests for sexual favors in exchange for actual or promised educational benefits, such as favorable grades or other educational benefits,
    - lewd or sexually suggestive comments, innuendoes, or gestures,
    - stalking,
    - other verbal, nonverbal, graphic, or physical conduct that is sufficiently persistent, pervasive, or severe so as to deny a person equal access to the MSLs educational programs or activities, or
    - a Complainant is so impaired or incapacitated as to be incapable of requesting or inviting conduct and the Respondent knew or reasonably should have known of the person's impairment or incapacity. A Complainant may be impaired or incapacitated because of drugs or alcohol or for some other reason, such as sleep or unconsciousness. A Respondent's impairment at the time of the incident because of drugs or alcohol does not, however, diminish the Respondent's responsibility for sexual or gender-based harassment under this Policy.

D. Conduct/Communications That Is Not Sexual/Gender-Based Harassment

- Submitting a complaint that is not made in good faith or provides false or misleading information in any investigation of complaints, is prohibited and may result in discipline against the Complainant.
- Nothing herein shall be construed to abridge academic freedom and inquiry, principles of free speech, or MSL's educational mission. The policies and procedures provided herein are designed to ensure a safe and nondiscriminatory educational environment and to meet federal, state, and accreditation requirements. This Policy is not intended to compromise or diminish freedom of thought, inquiry, or debate, even when the expression is sometimes deemed to be offensive by some people. Rather, the Policy seeks to ensure an

environment in which education, discussion, and learning are not corrupted by sexual and gender-based harassment.

**Procedures for Implementing Harassment Policies and Consequences of Violations.:** MSL is committed to reviewing all complaints of sexual or gender-based harassment in a fair and expeditious manner. Full and complete investigations and assessment of campus culture are essential to ensure that no improper – perhaps even illegal – culture of harassment on campus should occur in the first instance, and certainly will not be permitted to fester if an incident does occur. MSL will do all it can to prevent such a culture from developing and, if it discovers that such a culture is developing, will employ its full energy to stamp it out. At the same time, MSL understands the need to sensitively balance its investigative and punishment functions against the need to protect a Complainant’s mental health, reputation, freedom from embarrassment, and potential interference with privacy rights. In addition, MSL understands that charges against a Respondent could have far-reaching and damaging effects on one’s reputation and professional prospects going forward. It is thus essential that any investigation, hearing, and prosecution function be as fair, accurate, and free from arbitrariness as possible. MSL has attempted to craft a procedure for dealing with complaints that is respectful of these (sometimes) competing interests.

A. Sexual/Gender-Based Harassment Campus Coordinators

In an attempt to provide multiple sources of information and action so that students enduring a sexual/gender-based incident can deal with an administrator with whom s/he (and all other applicable pronouns) is most comfortable in reporting sensitive information, MSL has designated three (3) Campus Coordinators to deal with sexual/gender-based issues involving harassment and/or discrimination.

Dean Michael L. Coyne  
500 Federal Street  
Andover, MA 01810  
(978) 681-0800  
[coyne@mslaw.edu](mailto:coyne@mslaw.edu)

Assistant Dean Diane Sullivan  
500 Federal Street  
Andover MA 01810  
(978)681-0800  
[dianes@mslaw.edu](mailto:dianes@mslaw.edu)

Assistant Dean Paula Kaldis  
500 Federal Street  
Andover MA 01810  
(978)681-0800  
[pota@mslaw.edu](mailto:pota@mslaw.edu)

These three Deans (for the purposes of this Policy, hereafter referred to collectively as the “Coordinators”) will serve to coordinate compliance with MSL’s sexual/gender-based harassment Policy, as well as the federal Title IX as described above and Massachusetts General Laws, Chapter 151C. Each Coordinator should be considered a “go to” person for matters related to sexual/gender-based misconduct.

Whether a student or other member of the MSL community initially reports directly to a Coordinator or some other faculty member or administrator, the Coordinators will be informed of all reports, informal complaints, and formal complaints alleging violations of this Policy, and will oversee MSL’s centralized response to ensure compliance with both this Policy and applicable federal and state law. Their responsibilities include but are not limited to:

- communicating with members of the MSL community regarding applicable law, including but not limited to Title VII, Title IX, the federal Violence Against Women Act, and Massachusetts General Laws, Chapter 151B and 151C, and providing information about how individuals may access their rights.
- reviewing applicable MSL policies to ensure institutional compliance with applicable law;
- monitoring MSL’s administration of its own policies, including this Policy and all related record keeping, timeframes, and other procedural requirements; and
- responding to any report or formal complaint regarding conduct that is alleged to violate this Policy. For any report of which MSL has actual knowledge (and any formal complaint), the three Coordinators shall oversee and implement the explanation and provision of any supportive measures. For all informal and formal complaints, the Coordinators will oversee the investigations and resolution of such alleged misconduct, and shall direct the provision of any additional supportive measures.

The Coordinators may delegate certain responsibilities under this Policy to designated administrators, faculty members, or committees, including but not limited to the so-called Disciplinary Committee.

B. Informal Complaints or Issues Involving the Sexual/Gender-Based Policy.

- i. The Informal Complaint Process Generally.
  - a. Although an attempt to informally resolve a harassment complaint is not required prior to the initiation of a formal complaint under the procedures set forth below, MSL favors informal resolution of harassment claims whenever such resolutions can be effectuated fairly and satisfactorily for the parties. This is because the outcome of formal charges of sexual/gender-based harassment can cause additional psychological trauma for the Complainant and reputational damage to the Respondent, even when the ultimate result is exoneration. The exception to this preference is when charges appear to involve serious allegations that Title IX of the Civil Rights Act of 1964 and/or Chapter 151C of the Massachusetts General Laws have been violated, or when there are allegations of rape, sexual assault, or other claims involving violence. MSL considers such matters to be severe and impactful enough to require resolution through the formal complaint process described below.
  - b. The means to achieve an informal resolution of a complaint should be varied, flexible and, of course, “informal.” While the final decision on which informal method of proceeding will be made by the Coordinator(s), the Complainant and Respondent may have input into the process. Listed below are suggested methods of informal resolution procedures.
  - c. At all times, the coordinators reserve the right to transfer complaints initially commenced under this informal resolution process to the formal complaint process described below or to terminate the process if it becomes clear that there is no good cause to proceed. If the Coordinators determine that the complaint will be transferred to be handled as a formal complaint, they will first notify the Complainant as described below:
- ii. Achieving an Informal Resolution
  - a. Initiation of the Informal Complaint. The informal resolution process will begin when the Complainant contacts one or more of the Coordinators and expresses a desire to pursue a complaint. The initial contact can be either verbal or written (by letter, email, or other means of written communication).
  - b. The Initial Meeting. Within a reasonable time after the initiation of the complaint, the Coordinator(s) will meet with the Complainant either live or via private Zoom conference, will listen to the details of the complaint, and discuss whether the complaint is best handled informally or formally. The Coordinator(s) will share their suggested methods of proceeding with the informal resolution process that are listed below. The Coordinator(s) will allow the Complainant to have input into whether the informal process or formal process is the better way to proceed, but it will be the Coordinators who will ultimately determine whether there is good cause to proceed at all or whether the situation constitutes such a serious violation of applicable law, or poses a significant risk of danger to the safety, health, and wellbeing of members of the MSL community, that the matter must be handled as a formal complaint under the rules articulated below.
  - c. The Coordinators’ Investigation. After receiving a complaint initiating an informal sexual/gender-based harassment resolution, the Coordinators or their designee shall undertake an investigation into the Complainant’s charges. Such an investigation may include interviewing witnesses, reviewing documents, researching facts, and all other methods normally available to persons conducting an investigation of allegedly inappropriate conduct. If they determine that there are insufficient facts to support a claim of sexual or gender-based harassment and it would be inappropriate to continue

with informal or formal charges, they shall terminate the process and dismiss the complaint.

- d. The Method of Resolution. If/when the Coordinators determine that the matter will proceed informally, they will contact the Respondent and will allow both the Complainant and Respondent input about the method of proceeding informally. The ultimate decision will belong to the Coordinators. Below is a list of different approaches to resolving a matter informally. This list is not exhaustive; other approaches may be appropriate depending on the particular facts and circumstances:

- *In the presence of a Coordinator or designee appointed by the Coordinators, the Complainant may meet with the Respondent to discuss the situation, identify the unwanted behavior, and make it clear that the behavior must cease. Given the nature of these types of complaints, and that the Complainant clearly believes the matter to be serious enough to get the school involved, any such meeting between a Complainant and Respondent *must* occur with a Coordinator or designee present, if such meeting occurs at all.*
- A Coordinator or designee appointed by the Coordinators may discuss the alleged conduct with the Respondent without the Complainant being present, reminding the Respondent of MSL's policies against harassment, and seeking a commitment by the Respondent to comply with this Policy.
- The Respondent's academic advisor may be contacted and asked to help address the situation with the Respondent.

iii. The Form of an Informal Resolution

Bearing in mind that the informal resolution process is meant to be flexible, one of the following informal resolutions (or one of the following informal resolutions with appropriate modifications) will be reached after a Complainant has initiated the informal complaint process:

- The Coordinators determine that the matter will be transferred to be handled through the formal resolution process, which will then proceed in the manner described below.
- The Complainant acknowledges in writing satisfaction that the matter was merely brought to the attention of the Respondent.
- The Complainant acknowledges in writing satisfaction that the Respondent has agreed to participate in education, training, counseling, or some other activity designed to raise awareness and lessen the chance of further issues of this kind.
- The Complainant and Respondent enter into a written agreement setting forth the terms of their resolution of the complaint, a copy of which will be retained by the school. When written agreements are reached, a Coordinator will sign it as confirmation that: (1) the agreement has been reviewed by the parties, (2) the parties have acknowledged that they understand the terms of the agreement, (3) the agreement constitutes the entire understanding between the parties, and (4) the parties understand that the agreement constitutes final resolution and the matter will be permanently closed in regard to this complaint (but not as to future conduct or communications that lead to a new complaint).
- The Complainant decides to terminate the informal resolution process for any reason. (This will require the Complainant to sign a Request for No Action.)

- The Complainant ceases to participate in the informal resolution process and a Coordinator places a memorandum in the file indicating that the informal resolution process can no longer proceed without the Complainant's participation.
- The Coordinators determine that there are insufficient facts to support a claim of sexual or gender-based harassment and it would be inappropriate to continue with informal or formal charges.
- After full review, and after being fully apprised of the facts, the Coordinators determine that the complaint was initiated in bad faith and/or upon knowingly false claims. (In such event, the Coordinators may in their discretion proffer disciplinary charges against the Complainant in accordance with the Student Code.)
- A Coordinator places a memorandum in the file indicating some other valid reason why the informal resolution process can no longer continue.

iv. Miscellaneous Matters Pertaining to Informal Resolutions.

- a. One of the primary goals of the informal resolution process is to attempt to achieve resolutions between parties when a situation occurs that should be deemed relatively minor, or on the rare occasion that the situation might even be based on a misunderstanding. It is the intent of this policy, therefore, that matters arising under the informal resolution process be deemed not to constitute a disciplinary process that should become part of the Respondent's permanent academic record. For this reason, unless the Coordinators transfer the matter for consideration under the formal complaint process, all procedures and resolutions achieved under the informal resolution process are not disciplinary procedures, and will not become part of the permanent record of a Respondent.
- b. Although the Coordinator(s) may implement temporary measures during the pendency of the investigation and informal complaint process such as "stay away" orders, etc., such will not be deemed to be sanctions that will become part of the Respondent's school record unless the matter is transferred to be handled as a formal complaint. Additionally, the fact that an informal complaint has occurred in and of itself will not result in school-issued sanctions being imposed against the Respondent; school-issued sanctions may only be issued through the formal resolution process described below.
- c. An informal resolution achieved, or an agreement signed by the parties, will not be construed by any party to constitute a finding of harassment. However, the fact that a complaint was filed and that an informal resolution was reached may be admitted at, and considered by, school officials in regard to the consideration of subsequent sexual/gender-based harassment claims issued by any member of the MSL community against the Respondent. The fact that a complaint was filed and that an informal resolution was reached may also be considered by school officials in a subsequent disciplinary proceeding against the Respondent, even if those charges are unrelated to sexual/gender-based harassment.
- d. Alleged breaches of any written agreements reached between the parties that cannot be resolved between the parties (after receiving the input of the Coordinator) shall result in a transfer of the matter for resolution under the formal complaint procedure described below.
- e. As long as the matter is being handled through the informal resolution process, and if they deem it to be appropriate given the circumstances, the Coordinators or designees may, upon the written request of the Complainant, keep the identity of the Complainant anonymous from the Respondent and all members of the MSL community who are not required to participate in the informal resolution process. If a Coordinator or a designee determines that that informal process cannot effectively or properly continue without revealing to the Respondent the identity of the Complainant, the Coordinator shall so inform the Complainant and provide to

the Complainant the option to withdraw the complaint without revelation of the Complainant's identity. (For example, some of the methods of achieving an informal resolution listed above cannot practically proceed without the Respondent knowing the identity of the Complainant.) Although informal resolutions may proceed with an anonymous Complainant, no complaint requesting action under the formal resolution procedure will be accepted from a Complainant who desires to remain anonymous.

C. Formal Complaints of Sexual/Gender-Based Harassment.

- i. If any student believes s/he (and all other applicable pronouns) has been subjected to sexual/gender-based harassment as defined herein, the student has the right to file a formal complaint with one or more of the Coordinators identified above. In addition, and in accordance with the factors stated above in section B regarding the informal resolution of complaints, actions proceeding under the informal process may be transferred for handling under the formal process.
- ii. As stated above, unless the charges appear to involve serious allegations that Title IX of the Civil Rights Act of 1964 and/or Chapter 151C of the Massachusetts General Laws have been violated, or there are allegations of rape, sexual assault, or other claims involving violence, MSL prefers that complaints at least initially proceed under the informal resolution process.
- iii. Interim Measures.  
If the facts giving rise to a formal or informal complaint under this Policy cause the Coordinators to believe that there exists a danger to the safety, health, or wellbeing of any members of the MSL community, or may substantially and negatively affect the educational environment at MSL, the school is authorized to take the following interim measures against a Respondent during the pendency of proceedings on an informal or formal complaint of sexual or gender-based harassment:
  - It may place restrictions on the Respondent's contact with particular students, faculty, staff or employees;
  - It may change the Respondent's course schedule;
  - It may increase the monitoring of certain areas of campus; and
  - It may order that a Respondent take a mandatory leave of absence. (This will not be imposed on a law student as an interim measure except in the rare cases where the potential risks to the community are clear).
  - It may take such other actions as are reasonably necessary to protect the safety, health, or wellbeing of any members of the MSL community, or as will prevent a substantial and negative impact on the educational environment at MSL.

If, during the course of the informal or formal sexual/gender-based harassment resolution process, the Coordinators determine that a Complainant has also engaged in conduct that may affect the safety, health, or wellbeing of any members of the MSL community, or may substantially and negatively affect the educational environment at MSL, they may take the same actions against a Complainant as those listed above in regard to a Respondent.

- iv. The Formal Complaint Process
  - a. The formal complaint process will commence either when: (1) the Complainant files a formal complaint on the form provided by the Coordinators, or (2) the matter has been transferred over after an informal process has begun.

- b. Unless they have already done so under an informal complaint process, the Coordinators or their designees shall conduct an investigation into the Complainant's charges. Such an investigation may include interviewing witnesses, reviewing documents, researching facts, and all other methods normally available to persons conducting an investigation of allegedly inappropriate conduct.
- c. If, after investigation, the Coordinators determine that there are insufficient facts to support a claim of sexual or gender-based harassment and it would be inappropriate to continue with informal or formal charges, they shall terminate the process and dismiss the complaint.
- d. If, on the other hand, the Coordinators determine that there is good cause to proceed with formal charges, they will refer the complaint to the Disciplinary Committee and the matter will proceed in accordance with Rule 9 of the Code of Student Conduct. See Student Guidebook. The matter will thereafter be handled by the Disciplinary Committee as a disciplinary matter under Rule 9 until its resolution. As stated in Rule 9.b., the Respondent "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."
- e. In accordance with school procedure, the Disciplinary Committee will conduct a hearing, issue a written decision after the hearing has closed, and refer its findings and recommendations contained in the written decision to the Dean, who shall make the final decision regarding responsibility and/or punishment in writing. If the Committee finds the Respondent responsible for sexual or gender-based harassment, both the decision and Dean's written determination will be placed in the Respondent's student file and become a permanent part of the Respondent's student record. As stated in Rule 9.c., penalties can range from censure to expulsion.
- f. If the Respondent is found to be not responsible for sexual or gender-based harassment, the decision will not be placed in the Respondent's student file and will not become a permanent part of the Respondent's student record. Moreover, no mention of the proceeding will appear on the Respondent's student transcript or elsewhere in the student file. However, the Coordinators shall keep the decision separate from the student file in order to document that the claim of harassment was made and that a decision found the Respondent to be not responsible. This documentation may be used:
  - 1. In the case of a student-Respondent, Massachusetts (and perhaps other jurisdictions) requires the Dean of MSLAW to report all disciplinary proceedings to the state's Board of Bar Examiners as part of the admissions review process for applicants to the Massachusetts bar. In such event, the Dean will accurately report the required information pertaining to a formal complaint against a Respondent who later applies for admission to the Massachusetts bar, including a finding that the Respondent was found to be not responsible.
  - 2. If the Complainant raises a question about how the claim was handled.
  - 3. If the Respondent wishes to establish that the matter which the same Complainant now seeks to pursue formally (by the same or a later complaint) was already resolved.
  - 4. If the school initiates further disciplinary charges against the Respondent.
  - 5. In response to a subpoena issued by a court of law, an administrative agency, or a government agency authorized to issue such subpoenas, provided however, that MSL shall first use reasonable efforts to attempt to contact both the Complainant and Respondent to afford each of them the ability to attempt to properly oppose the issuance of the subpoena before MSL is required to deliver the documents demanded thereunder.

## Available Resources

Here is a list of resources a student may wish to consult if the student believes that sexual or gender-based harassment has occurred:

### *James F. Cropper, JD, LMHC*

MSL works with Attorney James Cropper, JD, LMHC, who is an alumnus and a licensed Mental Health Counselor. Mr. Cropper can provide consultation and individual therapy sessions to aid in processing the situation. He graduated from MSLAW in 1992, and has over 39 years of diverse experience, especially in Clinical Social Worker. Attorney James Cropper, JD, LMHC provides MSL with Private and group discussion sessions on current topics taking place in our society. Call: 978 852 2340

### Other Nearby Counseling Centers:

- (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

### Massachusetts Commission Against Discrimination

<https://www.mass.gov/orgs/massachusetts-commission-against-discrimination>

### Boston Area Office of the U.S. Equal Employment Opportunity Commission

<https://eeoc.gov>

### Massachusetts Law Pertaining to Sexual Harassment:

<https://www.mass.gov/info-details/massachusetts-law-about-sexual-harassment>

### Equal Rights Advocates:

<https://www.equalrights.org/enough/>

### \*\*A Current Definitions in Federal Law of Sexual Assault Dating Violence, Domestic Violence, and Stalking

Sex Offenses: any sexual act including Rape, Sodomy, Sexual Assault with An Object, or Fondling directed against another person, without the consent of the victim, including instances where the victim is incapable of giving consent; also, unlawful sexual intercourse.

o Rape: (except Statutory Rape) the carnal knowledge of a person, 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 or physical incapacity.

o Sodomy: oral or anal sexual intercourse with another person, 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 or physical incapacity.

o Sexual Assault with An Object: to use an object or instrument to unlawfully penetrate, however slightly, the genital or anal opening of the body of another person, 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 or physical incapacity.

o 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 or physical incapacity.

o Incest: Nonforcible sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.



o Statutory Rape: Nonforcible sexual intercourse with a person who is under the statutory age of consent.

Dating violence: violence committed by a person (A) who is or has been in a social relationship of a romantic or intimate nature with the victim; and (B) where the existence of such a relationship shall be determined based on a consideration of the length and type of relationship, as well as the frequency of interaction between the persons involved in the relationship. Dating violence includes, but is not limited to, sexual abuse, physical abuse of a sexual nature, or the threat of such abuse. Dating violence does not include acts covered under the definition of domestic violence, below

Domestic violence: felony or misdemeanor crimes 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 cohabitating with or has cohabitated 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 relevant jurisdiction, 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 relevant jurisdiction. • Stalking: engaging in a course of conduct directed at a specific person that would cause a reasonable person to (A) fear for his or her safety or the safety of others; or (B) suffer substantial emotional distress. For the purposes of this definition, "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 action, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property.

\*\* "Sex Offenses" in accordance with the Uniform Crime Reporting Program's National Incident-Based Reporting System.  
9/2021

### 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: James F. Cropper, JD, LMHC:

MSL works with Attorney James Cropper, JD, LMHC who is an alumnus and a licensed Mental Health Counselor who can providing consultation and individual therapy sessions to aid in processing the situation. He graduated from MSLAW in 1982, and has over 39 years of diverse experience, especially in Clinical Social Worker. Attorney James Cropper, JD, LMHC provides MSL with private and group discussion sessions on current topics taking place in our society. Call: 978 852 2340

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.

### **The Financial Services Modernization Act of 1999**

In accordance with The Financial Services Modernization Act of 1999, also known as the Gramm Leach Bliley Act, and to protect the financial information of our students, faculty, and staff, MSL has adopted this Financial Information Security Plan. The goal of this document is to outline the measures we will take to comply with this Act, and to assure an ongoing review mechanism to address requests to meet future privacy needs. Assistant Dean Sullivan and Assistant Dean Kaldis shall serve as the Coordinator of the Plan, the Director of Technology, Mick Coyne and the Director of Library and Information Services, Daniel Harayda, as well as other School Officers as needed.

We will strive to ensure the security and confidentiality of all student and other customer financial records and information. This information will be safeguarded to protect to the extent possible any unauthorized access to, or use of, such records in a manner which could cause substantial harm or inconvenience to any customer. We will also protect against any anticipated threats to the security or integrity of this financial information.

**Risk Assessment:** MSL will assess the risk to customer financial information from each of the following:

- Unauthorized access to data through software applications
- Unauthorized use of other users' accounts and passwords
- Unauthorized viewing of printed data or computer displayed financial data
- Improper storage of printed financial data
- Unprotected documentation usable by intruders to access data
- Improper destruction of printed financial material

**Specific Information Security Plans:**

- **No** financial information will be collected by any department of the school which is not necessary for the effective functioning of that Department.
- Printed copies of customer financial information will be disposed of using "Shred It", MSL account #13795384, MSL's third party shredding company which shreds onsite.  
All offices and storage rooms will be locked, and file cabinets are locked nightly.
- Printed copies of customer financial information are not to be left on desks at night in unlocked areas.
- Key control of all locked areas will be maintained by the main office staff and all user departments. All locks are replaced in the event of personnel changes.

- Computer workstations used to display customer financial information are not to be left unattended with that information displayed. Users of such information are to log off when they are away from their workstation for any significant period.
- Passwords are to be utilized, and kept confidential, at all times. Key fobs are to be stored in a secure area.
- MSL has determined the use of Social Security numbers as student identifiers is not safe and has move to protect its student's financial information by using a random assigned identifier. Social Security numbers are still used for reporting to the IRS on 1098T forms and in processing requests for Financial Aid
- All staff utilizing customer financial information (both existing and new hires) will be given a copy of this plan and asked to signify their acceptance of it provisions.
- All service providers to MSL with access to student financial information will be expected implement and maintain safeguards for their data storage.
- MSL will remain in full compliance with the Family Educational Rights and Privacy Act
- MSL will continually evaluate and, where necessary, amend this Plan to ensure that student financial information is protected. This testing will include regular evaluation of the effectiveness of the safeguards put into place, and the key controls, systems, and procedures.

### **The Gramm-Leach Bliley Act (GLBA) Information Security Plan –**

Please request a COMPLETE copy of MSL Financial Information Security Plan 9/2023

Purpose: The Gramm-Leach-Bliley Act, also known as the Financial Modernization Act of 1999, establishes the minimum standards to protect all consumers' personal financial information. This Act includes the Financial Privacy Rule which governs the collection and disclosure of customer's personal financial information by financial institutions and the Safeguard Rule which requires all financial institutions to design, implement and maintain safeguards to protect customer information.

Reason for Policy: To ensure the security and confidentiality of private information and data, and to comply with GLB, MSL adopted this Information Security Program (GLB) for certain highly critical and private financial and related information. This security program applies to customer financial information ("covered data") MSL receives in the course of business as required by GLB, as well as other confidential financial information the University has voluntarily chosen as a matter of policy to include within its scope. This document describes many of the activities MSL has established to maintain covered data according to legal and MSL requirements. This Information Security Program document is designed to provide an outline of the safeguards that apply to this information.

Entities Affected by this Policy: Any office or department on campus that either collects, maintains, or has access to records containing protected personal (non-public) financial information for students, faculty, or staff, including but not limited to:

- Admissions Office
- Business and Financial Aid Services
- Registrar
- Payroll
- Data systems
- Student Accounts Office
- Career Services

The following is a list of third-party servicers who may maintain records with protected personal (non-public) financial information for students, faculty, or staff:

- ADP
- Inceptia – a school default management program.
- FAS – MSL third party servicer

Who Should Read this Policy: All persons who have access to the protected data, including Administration, faculty and Every employee that accesses handle or maintains MSL's records (electronic, paper, or other form) containing non-public financial information about a constituent who has a relationship with MSL. MSL's employees include full-, part-time and hourly staff members as well as student workers who access, handle, or maintain records, particularly in the Business & Financial Aid Services, Career Services (including fundraising and alumni affairs offices), Admissions.

Employees who contract with service providers (third party vendors) who, in the ordinary course of MSL's business, are provided access to covered data. Service providers may include, but are not limited to, banks and financial institutions, businesses retained to transport and dispose of covered data, data analysis firms.

Overview: Many financial institutions collect personal information from their customers, including names, addresses, and phone numbers; bank and credit card account numbers; income and credit histories and social security numbers. GLB requires financial institutions, which includes colleges and universities, to ensure the security and confidentiality of this type of information, whether it is paper, electronic or some other type of format. The GLBA also requires the school to develop, implement and maintain a comprehensive Information Security Program containing the administrative, technical, and physical safeguards that are appropriate based upon the school's size, complexity, and the nature of its activities. This Information Security Program has five components:

- Designating an employee or office responsible for coordinating the program
- Conducting risk assessments to identify reasonably foreseeable security and privacy risks
- Ensuring that safeguards are employed to control the risks identified and that the effectiveness of these safeguards is regularly tested and monitored
- Overseeing service providers
- Maintaining and adjusting this Information Security Program based upon the results of testing and monitoring conducted as well as changes in operations or operating systems.

Definitions:

- A Financial institution is as a company that offers financial products or services to individuals, like loans, financial or investment advice or insurance.
- A customer is consumer who has developed an ongoing relationship with a financial institution. In general, if the relationship between the financial institution and the individual is significant or long- term, the individual is a customer of the financial institution.
- A consumer is an individual who obtains, from a financial institution, financial products or services which are to be used primarily for personal, family or household purposes, and means the legal representative of such an individual.
- Covered data includes information obtained from a constituent with whom the school has a relationship while offering a financial product or service or conducting fundraising activities; or such information provided to the University from another institution. Constituents include students, employees, service providers, alumni, parents, and friends (friends are defined as prospective donors or volunteers who do not have other relationships to the University).
- A Financial product or service includes offering student loans, receiving income tax information from a current or prospective student's parents as a part of a financial aid application, offering credit or interest-bearing loans, and other miscellaneous financial services Examples of financial information relating to such products or services include bank account numbers, credit card numbers, income and credit histories, social security numbers and wills and other testamentary documents.
- Service Providers refer to all third parties who, in the ordinary course of the school's business, are provided access to covered data. Service providers may include businesses retained to transport and dispose of covered data and loan servicers.

Procedures:

Risk Assessment the Information Security Program will identify reasonably foreseeable external and internal risks to the security, confidentiality, and integrity of covered data that could result in the unauthorized disclosure, misuse, alteration, destruction, or otherwise compromise of such information, and assess the sufficiency of any safeguards in place to control these risks. Risk assessments will include consideration of risks in each area that has access to covered information. Risk assessments will include, but not be limited to, consideration of employee training and management; information systems, including network and software design, as well as information processing, storage, transmission, and disposal; and systems for detecting, preventing, and responding to attacks, intrusions, or other system failures.

The Coordinator will work with all relevant areas to carry out comprehensive risk assessments. Risk assessments will include system-wide risks, as well as risks unique to each area with covered data. The Coordinator will ensure that risk assessments are conducted at least annually and more frequently where required. The Coordinator will work with all responsible parties from MSL's Information Technology Department to conduct the system-wide risk assessment. The Coordinator may identify a responsible party in each unit with access to covered data to conduct the risk assessment, or employ other reasonable means to identify risks to the security, confidentiality and integrity of covered data in each area of the University with covered data.

Information Safeguards and Monitoring the Information Security Program will verify that information safeguards are designed and implemented to control the risks identified in a risk assessment. The Coordinator will work with departments to ensure that reasonable safeguards and monitoring are implemented and cover each unit that has access to covered data. Such safeguards and monitoring will include the following:

Employee Management and Training Safeguards for security will include management and training of those individuals with authorized access to covered data. The Coordinator will, working with other department heads, help to identify categories of employees or others who

have access to covered data. The responsibility for employee training will reside with various individuals as deemed appropriate by the policy coordinator and the Information Security Officer.

Information systems include network and software design, as well as information processing, storage, transmission, retrieval, and disposal. Network and software systems will be reasonably designed to limit the risk of unauthorized access to covered data. This may include designing limitations to access and maintaining appropriate screening programs to detect computer hackers and viruses and implementing security patches.

Safeguards for information processing, storage, transmission, retrieval, and disposal may include:

- Requiring that financial information be collected only by departments which is necessary for the effective functioning of that department.
- Requiring electronic covered data be entered into a secure, password-protected system
- Using secure connections to transmit data outside MSL
- Using secure servers
- Ensuring covered data is not stored on transportable media (zip drives, etc.)
- Permanently erasing covered data from computers, diskettes, magnetic tapes, hard drives, or other electronic media before re-selling, transferring, recycling, or disposing of them
- Storing physical records in a secure LOCKED areas and limiting access to that area
- Disposing of outdated records in the locked shredding bins to be shredded; ensuring third-party providers provide certification of secure method of shredding and/or disposal.
- Requiring that printed financial information be kept in locked offices and storage areas.
- Ensuring that computer workstations used to access financial information not be left unattended with that information displayed. Users of such information are required to log off when they are away from their workstation.
- Ensuring that computers with covered data are identified and procedures followed to ensure the security of that data during its life cycle in MSL's possession or control.

Monitoring and Testing Monitoring procedures will be used to regularly test and monitor the effectiveness of information security safeguards to ensure that safeguards are being followed, and to swiftly detect and correct breakdowns in security.

Service Providers during business, MSL may from time to time appropriately share covered data with third parties. Such activities may include collection activities, loan servicing, payment plan providers, credit card processors, transmission of documents, destruction of documents or equipment, or other similar services. This Information Security Program will ensure that reasonable steps are taken to select and retain service providers that can maintain appropriate safeguards for the customer information at issue and requiring service providers by contract to implement and maintain such safeguards.

Responsible Organization/Party: Assistant Dean Sullivan and Assistant Dean Kaldis shall serve as the Coordinator of the Plan, The Director of Technology, Mick Coyne and Director of Library and Information Services Daniel Harayda, as well as other School Officers as needed, as well as other School Officers as needed.

Enforcement: Each Department is responsible of overseeing the enforcement of the policy in their departments. The Director of Technology, Mick Coyne and Director of Library and Information Services Daniel Harayda are responsible for notifying Department about changes to the policy. If a violation of this policy occurs, The Director of Technology, Mick Coyne and Director of Library and Information Services Daniel Harayda will lead an investigation about identified security breaches and may terminate access to protected information of any users who fail to comply with the policy.

Related Policies, Laws and Resources: The Federal Trade Commission (FTC) has stated that colleges and universities are considered in compliance with the privacy provisions of GLB if they are in compliance with the Family Educational Rights and Privacy Act (FERPA). MSL has adopted comprehensive policies, standards, and guidelines relating to information security, including FERPA. Other related policies (www.MSLaw.edu) are incorporated by reference into this Information Security Plan

Breach Reporting of Student Financial Aid data: E-mail cpssaig@ed.gov, Jackie at FAS ([jackie@fasinc.net](mailto:jackie@fasinc.net)) and Mick Coyne, Director of IT include in the e-mail:

- Date of breach (suspected or known) Impact of breach (number of records, etc.)
- Method of breach (hack, accidental disclosure, etc.) Information security program point of contact
- E-mail and telephone details will be necessary Remediation status (complete, in process —with detail) Next steps (as needed)

#### Disaster Recovery

### **Massachusetts School of Law Disaster Recovery Plan and IT Procedures:**

In the event of institutional closure, MSLAW will, at a minimum, observe the procedures stated in the New England Commission of Higher Education (NECHE) document entitled, “Considerations When Closing an Institution of Higher Education”, as well as the closure guidelines of the Massachusetts Department of Higher Education for Independent schools, including the identification of another entity to preserve and safeguard student records so that those records will be available for students to obtain. Information for students and potential students about obtaining records from closed institutions can be found on the websites of the Massachusetts Department of Higher Education and NECHE.

In the event that MSLAW decides to discontinue its program before all enrolled students have completed their program of study, MSLAW will implement a teach-out plan in accordance with the requirements of its accreditor, NECHE.

The IT Disaster Recovery Plan for the MSLAW sets the direction and priorities on how the MSLAW IT team will proactively protect MSLAW IT assets prior to a disaster; how best to operate during and after a disaster and how best to protect the mission critical services that will provide MSLAW with the best chance of moving forward as quickly and successfully as possible. MSLAW creates and manages large volumes of electronic information and data. Those records are vital to the continued operation of the business during a disaster. The impact of data loss or corruption from hardware failure, human error, hacking or malware could be significant. A plan for data backup and restoration of electronic information is essential. The MSLAW IT Infrastructure Team including its Infrastructure Emergency Response Team (IERT) is the group that supports this plan.

The IERT determines what servers, storage, networks, software licenses, business application, and databases are maintained and will be required for recovery such that downtime from a disaster is minimized.

#### Data Backups and Offsite Storage of System Backup Media

We have implemented robust enterprise-wide backup solutions to include daily, weekly, and monthly data backup, archive and recovery that are an integral part of the IT disaster recovery plan. IT has developed a data backup strategy that begins with identifying and classifying the data to backup, which data must be archived offsite, selecting, and implementing a robust backup solution, scheduling, and conducting backups on a daily, weekly and monthly rhythm and periodically validating that the data backups have been accurately backed up with no corruption.

#### MSLAW Retention

MSLAW retains information in both hard and soft copy with full redundancy of that data. Off-site archiving is a necessity, and it originates from the file and server rooms. Archived backups are stored off site in a secure environment. Data is retained on backup media and ultimately cycled through rotation for reuse.

#### Recovery Response Time

Recovery Response Time for MSLAW for data recovery is expected to be 30 minutes to hours depending on how much data needs to be recovered. System Recovery Time will range from one to three days depending on the extent of the problem. Servers and Workstations are backed up according to their use and extent of redundancy. Workstations are backed up to the extent that information is not maintained on the servers.

#### Network

The campus network is fully backed up on a daily basis and while there is some redundancy with other networks, the system is not fully redundant for all users so there will be periods where the network is not accessible to all users for periods ranging from a few minutes to multiple hours.

Telecommunications The telephone system is partially redundant. In the event of a disaster, the MSLAW IT support personnel will assist with recovering the Voice-Over-IP (VOIP) system services and will coordinate with the system and support vendors.

Testing the Disaster Recovery Plan The Infrastructure Emergency Response Team (IERT) is responsible for testing of the disaster recovery plan at least annually to ensure the viability of the plan.

### **Remediating and Reporting Phishing/CEO Fraud**

Get a Copy of the Email/Attempt: Obtain a copy of the printed email with full headers and any original attachments. Revealing the routing information behind the email address will likely reveal the sender is not who they say they are. We take note of the IP address that the message came from. There are usually two forms of phish here: 1. The routing information has been falsified and the sender is ‘pretending’ to be someone in your network - the email address has been “spoofed” to look like a legitimate and trusted sender; 2. The information has not been falsified, and the sender is verified, but the actual email account has been compromised - an end user’s desktop acting as a bot for the message or from a compromised or vulnerable server. We log this information internally and it becomes part of a report we file with the IC3.

Interview the Affected End-User: Ask any and all end-users what happened, what they saw, and if they noticed anything strange or out of place before or after interacting with the phish.

Adjust email filters to block similar messages, notify other network users: To prevent other users from falling victim to the same attack, we look for attributes in the email that you can filter on. In some cases, the From, Subject, and other fields may change. Look for something that will remain somewhat static. In the short-term, these identifying features can be used to black-list more incoming attacks from the same user/server.

Log It : We will check firewall logs for all of the suspicious IPs, URLs, etc., from the email, URL, attachment, etc. to see if there was any suspicious traffic leaving the network going to those IPs.

Review Mail Server Logs: Check to see which users received the message by searching your mail server logs - keywords and key fields: the message ID, source IPs, From, Subject, file attachment name.

Review DNS logs: Review and preserve DNS activity immediately prior to and after the attack. Ensure that your DNS, DHCP, firewall, proxy, and other logs don't rotate off. These logs are preserved for remediation and or legal.

Change Passwords: As a general rule of thumb, we will change the affected users' passwords — even if we feel good that nothing serious happened. If a user's credentials (especially those used for remote access) are compromised, an attacker could come back and use legitimate access methods. After passwords have been changed, we review the activity of the impacted user account for a period of time pre- and post-incident.

Use Attack as an Example: We will use the event as an opportunity to raise security awareness among management and staff.

## **Quick-Hit Updates to MSL's Internet Security September 2023**

*Cyberattacks are a matter of "when," not "if." In response to the changing cyber threat-landscape and advanced persistent threats, MSL has adapted its information and network security environment with additional account and network hardening from Google, Dell's SonicWall, and VMWare Carbon Black.*

- Google is one of the major industry leaders in internet-based services and is widely regarded for its account security and AI-based phishing detection. Google now provides MSL with 2 Factor Authentication (2FA) for all student, staff, and faculty email accounts, requiring all students, staff, and faculty to enter an additional six-digit key (sent via SMS) when logging into their accounts. In addition to this extra layer of security on all MSL email accounts, Google's email platform, GMAIL, also has specific email filter rules based on current and known phishing campaigns and fraud attempts and prevents 9/10 of those communications from reaching inboxes.
- VMWare Carbon Black is the NSA and CISA recommended and approved anti-malware/anti-ransomware endpoint client that is implemented on all staff and faculty machines to hunt threats, remove tracebacks, hijacks, and malware. Carbon Black uses its Defense-Grade level AI to predict threats to our network and our critical systems before they occur. Carbon Black will be paired with Google Workspace to provide authenticated logins for MSL staff and faculty while logging on to work off-site.
- Dell's SonicWALL has been a firewall mainstay in the internet security field for more than two decades, and after its acquisition by Dell, incorporated AI to become a next-gen enterprise firewall security. It now uses cloud-based algorithms and definitions to secure the incoming and outgoing internet traffic at MSL. Dell SonicWALL also provides Secure Remote Access, Email Security, Backup and Recovery, and Management and Reporting to organizations like MSL.

### **Hiring qualifications Policy.**

To be eligible to be hired as a member of the full or part time faculty at the Massachusetts School of Law the eligible candidate must possess experience in their field of teaching as well as an appropriate educational background. An appropriate educational background means, at a minimum, the candidate must have a college degree, have completed law school with the degree of Juris Doctor, and been admitted to practice law. Candidates teaching business courses or team-teaching business and law courses must possess a college degree and an advanced degree. The advanced degree may be a master's in business administration or a degree in their field of study and teaching. Massachusetts School of Law at Andover is an equal opportunity employer. We shall not discriminate and will not discriminate in employment, recruitment, Board membership, advertisements for employment, compensation, termination, upgrading, promotions, and other conditions of employment against anyone on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, or for any other discriminatory reason. (Evidence that instructors have adequate educational and experience qualifications. 38 C.F.R. § 21.4254(c){3} ) 8/2022 MSL faculty, staff and

students are provided opportunities through Trilliant eLearning programs on Title IX, Diversity, Equity and Inclusion (DEI) and Unconscious Biases

### **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 www.universityhealthplans.com
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:**

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
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
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#### **Legal Services**



09/04/2023

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.

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://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

. 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)



**MASSACHUSETTS SCHOOL OF LAW AT ANDOVER**  
**ACADEMIC CALENDAR**  
**SPRING 2023 THROUGH SUMMER 2024**

**Spring, 2023**

<b>Official Semester Start Date</b>	January 9, 2023
First Day of Class for <i>Comparison</i> Students	January 9, 2023
Orientation	January 9, 11, 12, 2023
Martin Luther King Day - No Classes	January 16, 2023
First Day of Classes	January 17, 2023
Spring Break	March 12-19, 2023
Patriots' Day - No Classes	April 17, 2023
Law Day Celebration	May 6, 2023
Last Day of Class, 2nd Semester	May 8, 2023
Study Period	May 9 – May 14, 2023
Exams	May 15 – 24, 2023
Graduation	June 2, 2023

**Summer, 2023**

Registration for 1st Session	May 10, 2023 (8 A.M. - 5 P.M.)
1st Session	May 30 – June 24, 2023
Registration for 2d Session	June 14, 2023 (8 A.M. - 5 P.M.)
2nd Session	July 10 – August 5, 2023

**Fall, 2023**

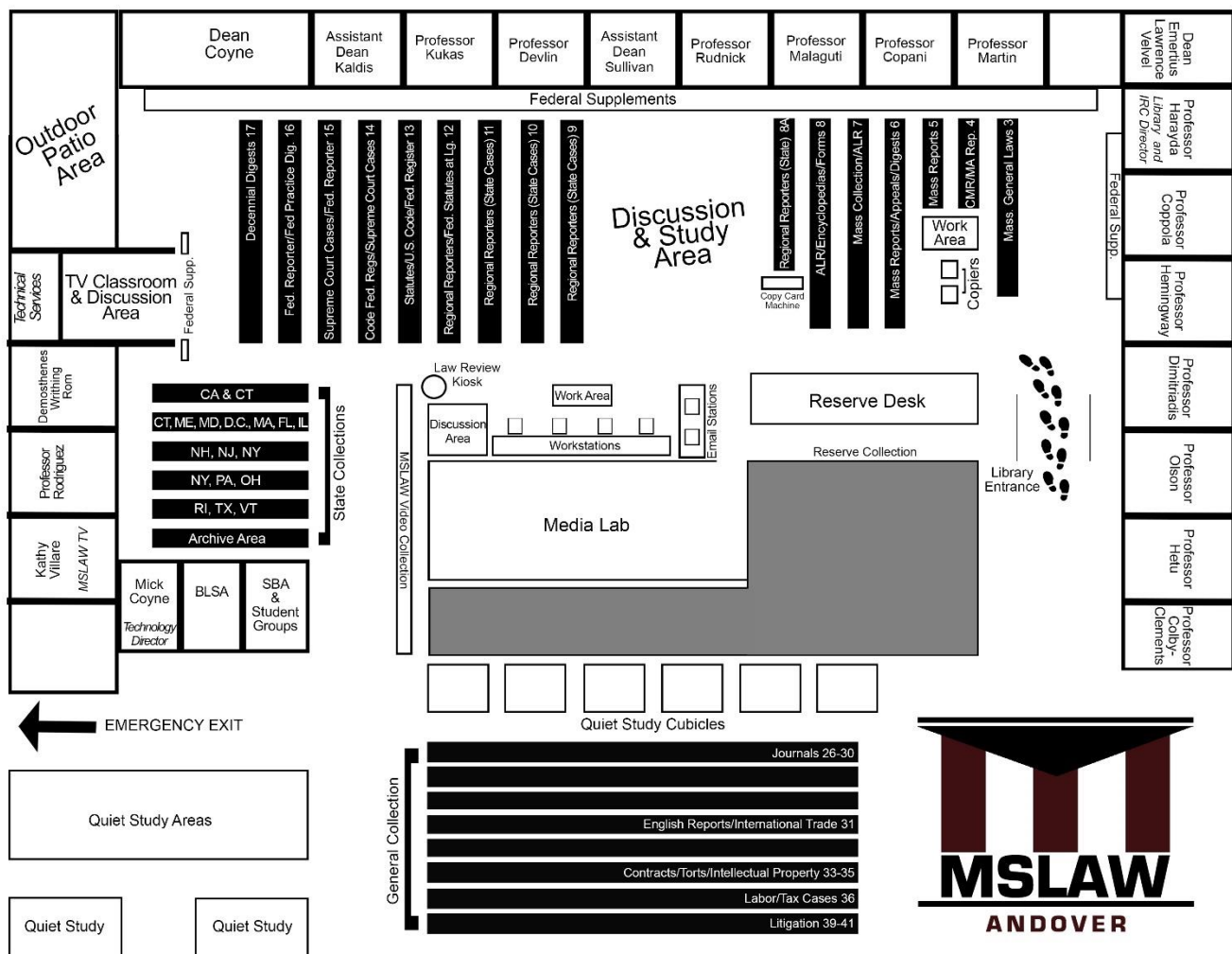
Registration for New & Returning Students	August 1, 2023 (8 A.M. - 7 P.M.)
<b>Official Semester Start Date</b>	August 14, 2023
First Day of Class for <i>Comparison</i> Students	August 14, 2023
Orientation	August 14, 16, and 17, 2023
First Day of Classes for All Other Students	August 21, 2023
Labor Day - No Classes	September 4, 2023
Indigenous Peoples' Day - No Classes	October 9, 2023
Thanksgiving - No Classes	November 23 & 24, 2023
Last Day of Class, 1st Semester	December 4, 2023
Study Week	December 5 – December 10, 2023
Registration for New & Returning Students	December 11, 2023 (8 A.M. - 7 P.M.)
Exams	December 11 – 22, 2023

**Spring, 2024**

<b>Official Semester Start Date</b>	January 8, 2024
First Day of Class for <i>Comparison</i> Students	January 8, 2024
Orientation	January 8, 10, 11, 2024
Martin Luther King Day - No Classes	January 15, 2024
First Day of Classes	January 16, 2024
Spring Break	March 10 - 17, 2024
Patriots' Day - No Classes	April 15, 2024
Law Day Celebration	May 4, 2024
Last Day of Class, 2nd Semester	May 6, 2024
Study Period	May 7 – May 12, 2024
Exams	May 13 – 24, 2024
Graduation	June 7, 2024

**Summer, 2024**

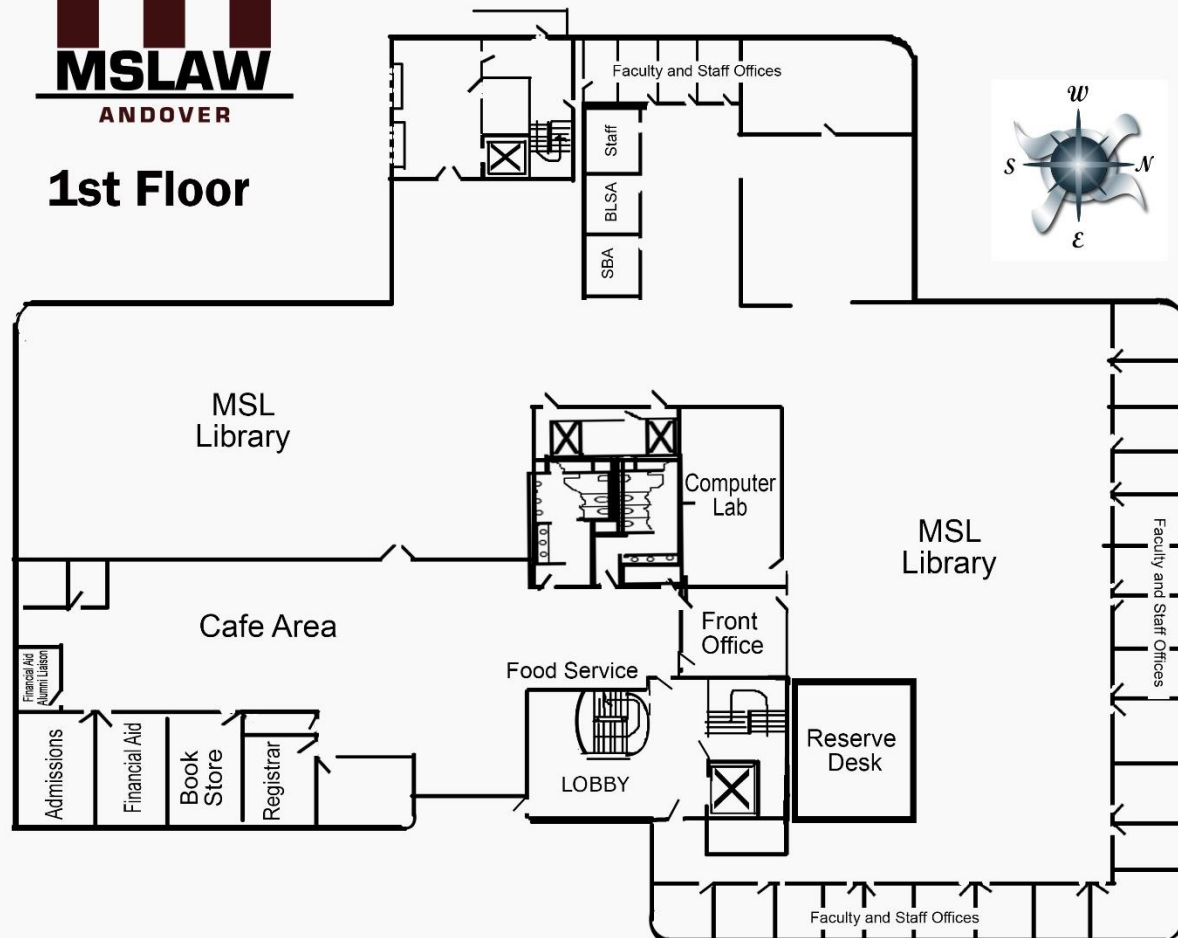
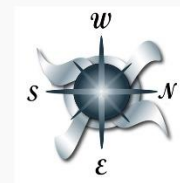
Registration for 1st Session	May 9, 2024 (8 A.M. - 6 P.M.)
1st Session	May 28 – June 22, 2024
Registration for 2d Session	June 12, 2024 (8 A.M. - 6 P.M.)
2nd Session	July 8 – August 3, 2024





## 1st Floor

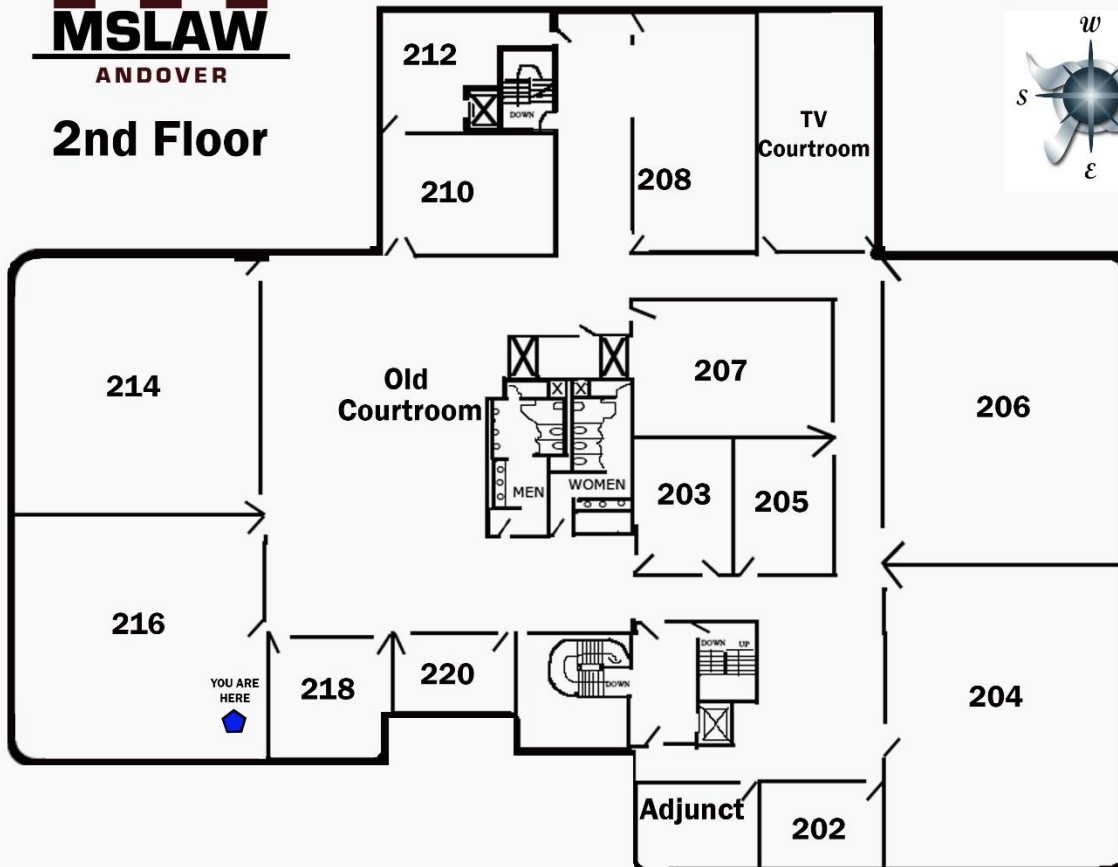
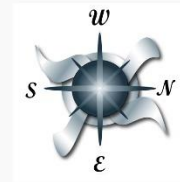
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## 2nd Floor

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