



# CAL NORTHERN SCHOOL OF LAW LOAN PROGRAM

## **CNSL Loan Program Guidelines**

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The CNSL Loan Program offers students the opportunity to defer payment of half of their tuition and fees (excluding the cost of Bar Bri or any other bar review course offered by CNSL) until graduation (or upon withdrawal or disqualification from CNSL).

Interest rates are fixed at six to ten percent APR and zero percent interest is charged while the student is enrolled at least half time. The program is available to qualified students regardless of income. The number of loans approved varies from year to year.

### **REQUIREMENTS FOR ELIGIBILITY**

To qualify, an applicant must meet the following requirements:

1. The applicant must fill out a loan application and submit to a credit check.
2. The applicant cannot be in default or owe any refund to any federal student aid program.
3. The applicant must sign a promissory note.
4. The applicant must be a citizen or permanent resident of the United States of America.

When students graduate, leave school or drop below half-time enrollment, they have a 60-day grace period before repayment begins.

### **APPLICATION**

Interested students must complete the application and mail it along with the following required materials:

1. Current, complete transcript(s) of grades from all colleges/universities attended.
2. The first two pages of the student's IRS Form 1040.
3. Balance sheet with Assets and Liabilities.

Mail or drop off all materials to Cal Northern's Loan Program, no later than **June 15**.

Applicants are responsible for gathering and submitting all necessary information. Applications are evaluated on the information supplied; therefore, answer all questions as completely as possible. Incomplete applications will not be evaluated. All information received is confidential and is reviewed only by Cal Northern's Loan Committee.

Selection of recipients is made by Cal Northern's Loan Committee. All applicants agree to accept the decision as final.

Applicants will be notified in late July. Not all applicants to the program will be selected as recipients. Students who applied but were not selected as recipients may reapply to the program each year they meet eligibility requirements.

**NOTE:** Any exceptions to providing financial information as instructed above must be submitted to Cal Northern School of Law in writing.

## Contact Information

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Questions regarding the loan program should be addressed to:

**Cal Northern School of law**  
**Loan Program**  
1395 Ridgewood Drive, Ste. 100  
Chico, CA 95973  
Telephone: 530-891-6900  
Email address: [sbrooks@calnorthern.edu](mailto:sbrooks@calnorthern.edu)