FINANCIAL ASSISTANCE

FINANCIAL ASSISTANCE OVERVIEW

The Financial Aid Office assists students in applying for and securing financial assistance when family resources are insufficient to meet educational expenses. For those who qualify, financial aid is a source of monetary support provided by various agencies, such as: federal, state, and local governments, the University, community organizations, and private corporations or individuals.

- Federal and state grants are awards based on financial need, as determined by the FAFSA and do not have to be repaid.
- Institutional Scholarships are based upon merit, special talent, or financial need, and do not have to be repaid. Scholarship opportunities vary by academic program and campus location. Please view the pages within this section of the Catalog for more information or visit our website (https://www.tiu.edu).
- Student loans are available to students and/or their parents at low-interest rates with the option to defer repayment until graduation or after the student drops below half-time.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

All students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) (https://studentaid.gov/). Applicants must have an FSA ID in order to complete the FAFSA process. Please note that the FSA ID is used each year for filing, signing the FAFSA electronically, and accessing FAFSA records online. A renewal FAFSA must be submitted for each subsequent year of enrollment. The earliest date to file the FAFSA for the proceeding academic year is October 1st.

Trinity International University FAFSA School Codes:

- Bannockburn Campus: 001772
- Trinity Law School: E00961

FINANCIAL AID OFFICE CONTACT INFORMATION

Please contact the appropriate campus location below for questions regarding financial aid:

Bannockburn Campus
Email: finaid@tiu.edu
Phone: 847.317.8080
Office Hours: Monday-Friday 8:30 a.m.-4: 00 p.m., CST

Trinity Law School: Business Office
Email: tlsfinaid@tiu.edu
Phone: 714.796.7120
Office Hours: Monday-Friday 9:00 a.m.-5:00 p.m., PST

The Higher Education Act of 2008 (HEOA 2008) provides for the distribution of certain kinds of information to all enrolled students. To view our consumer information, please visit our website (https://www.tiu.edu/consumer-info-title-iv-disclosures/).

STATE OF ILLINOIS - ILLINOIS MONETARY AWARD PROGRAM (MAP)

Eligibility for this need-based grant for tuition and mandatory fee expenses is for Illinois resident students only based on the results of the FAFSA. Maximum award in 2026-27: $8,400. For more information, visit the Illinois state website (https://www.isac.org/students/during-college/types-of-financial-aid/grants/monetary-award-program/) for more information.

FEDERAL GRANTS AND LOANS

Trinity participates in all Title IV financial aid programs offered by the U.S. Department of Education. By completing a FAFSA, you will be considered for federal aid programs such as the Pell Grant, Supplemental Educational Opportunity Grant, Federal Work-Study Program, and Direct Loan programs. Eligibility and availability of these federal aid programs is based upon academic program and campus location.

Certificate Studies: Students enrolled in a certificate program are not eligible to receive federal or state student aid funds.

Extension Sites: Students seeking a degree and enrolled at least half-time may be eligible to borrow funds through the Direct Student Loan Program.

FEDERAL GRANTS FOR UNDERGRADUATE STUDENTS

FEDERAL PELL GRANT

Eligibility for this need-based grant for tuition and educational-related expenses is based on the results of the FAFSA. Grant amount varies. Maximum award in 2026-27: $5710.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Eligibility for this need-based grant for tuition and mandatory fees is based on the results of the FAFSA. Awards range from $100 to $1,400 per academic year. Limited funding, file FAFSA early.

California State Financial Aid Programs

Trinity Law School does not participate in any California state financial aid programs.

STUDENT LOAN ASSISTANCE

The terms of, the schedules for, and the necessity of loan repayment and required loan entrance (first-time borrowers) and exit counseling, and terms and conditions under which student loan deferments may be requested may be viewed on the federal student aid website. (https://studentaid.gov/understand-aid/types/#loans)

Loan funds are intended to meet education-related expenses only. We encourage you to limit borrowing, and not to exceed your educationally-related needs. Education-related expenses may include books and supplies, housing, food, childcare, and transportation.

A student/parent may view their personal student loan history and total indebtedness by logging into the National Student Loan Data System (NSLDS) through the federal student aid website (https://studentaid.gov/). Please note that loan information will be submitted to NSLDS and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

The University Academic Records Office must consider students at least half-time to qualify for Federal Student Loans.

FEDERAL DIRECT STUDENT LOANS FOR UNDERGRADUATE AND GRADUATE STUDENTS

A low-interest student loan; FAFSA completion is required. The borrower receives a six-month grace period after graduation or when dropping below half-time status before repayment begins. The amount that a student may borrow is based on grade level and academic program. If a student obtains a loan to pay for an educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any refund, and if the student receives federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal financial aid funds.

New borrowers are required to complete the following at studentaid.gov (https://studentaid.gov/):

- Online Entrance Counseling
- Master Promissory Note

(If student has borrowed at a previous institution and is a new student at Trinity, student is only required to complete a new Master Promissory Note)

Federal Direct Parental Loan to Undergraduate Students (PLUS)

A low-interest loan that parents borrow on the dependent student's behalf. FAFSA completion is required to determine eligibility. Repayment begins within sixty days after the loan is fully disbursed. Parents may elect to defer repayment until six months after the student graduates or drops below half-time enrollment. A parent may apply for a loan amount up to the Cost of Attendance (COA) less any other financial aid. We encourage parents to borrow only the amount needed to cover educationally-related expenses. For more information and to apply visit studentaid.gov (https://studentaid.gov/).

For applicants with adverse credit: You may still be eligible for a Parent PLUS loan if initially declined. Visit the FSA website (https://studentaid.gov/appeal-credit/demo/) for more information.

FEDERAL DIRECT GRADUATE PLUS LOAN [Not available for new students in the 2026-27 academic year]

The Federal Direct Graduate PLUS loan is a low-interest loan that graduate students may borrow on their own behalf. FAFSA completion is required to determine eligibility. Repayment begins within sixty days after the loan is disbursed or may be deferred until six months after the student graduates or drops below half-time status.

A student may apply for a loan amount up to the COA less any other financial aid. We encourage students to borrow only the amount needed to cover educationally-related expenses. For more information and to apply, visit studentaid.gov (https://studentaid.gov/plus-app/grad/landing/).

Trinity Law School Students: Please refer to your award letter for maximum amounts.

In addition to the Grad PLUS Loan application, new borrowers are required to complete the following at studentaid.gov (https://studentaid.gov/mpn/grad/landing/):

- Online Entrance Counseling
- Grad Master Promissory Note

For applicants with adverse credit: You may still be eligible for a Grad PLUS loan if initially declined. Visit the FSA website (https://studentaid.gov/appeal-credit/demo/) for more information.

BAR STUDY LOANS

Creditworthy JD students or those with a creditworthy cosigner may be eligible for bar study loans, which are private educational loans that can be used to cover the costs associated with bar preparation courses and bar exam expenses. Different lenders have varying requirements, interest rates, and borrowing limits. Generally, the maximum loan is $15,000.

Bar study loans should be researched, applied for, and procured entirely by the student; they are not considered part of your financial aid package. This means the loans will be sent to the borrower directly, not through Trinity.

The following links will take you to common bar loan lender websites:

- PNC (http://www.pnconcampus.com/studentloanguide/privateloans/barstudy/)
- Sallie Mae (https://www.salliemae.com/student-loans/graduate-student-loans/bar-study-loan/)
- SoFi (https://www.sofi.com/private-student-loans/law-school-loans/)

VETERAN'S BENEFITS

Trinity courses are approved for the training of veterans. Students who intend to apply for benefits should contact the appropriate VA certifying official indicated below.

For more information regarding veteran's benefits, please visit va.gov (https://benefits.va.gov/benefits/).

VA CERTIFYING OFFICIAL

Bannockburn Campus & Trinity Law School Certifying Official (SCO):
Holley Garcia
Phone: 847.317.8060
Email: finaid@tiu.edu

STANDARDS OF PROGRESS

An enrolled student receiving VA education benefits is subject to all established regulations as outlined in the Code of Federal Regulations. As such, a student receiving VA benefits must meet the satisfactory academic standards established by the University to continue receiving benefits. For more information, please review the appropriate pages within this section of the Catalog, titled Satisfactory Academic Progress (https://catalog.tiu.edu/law-hb/finances/sap/). Please note that the veteran will be held to the pass/fail course threshold specific to their campus of attendance and academic program (https://catalog.tiu.edu/law-cat/programs/).

TRANSFER CREDITS

In accordance with the Standards of Progress CFR 21.4253(b)(3), Trinity maintains a written record of previous education and training of the veteran or eligible person which clearly indicates that appropriate credit has been given by the school for previous education and training, with the training period shortened proportionately. The record is cumulative in that the results of each enrollment period (semester) must be included so that it shows each subject undertaken and the final result, i.e., passed, failed, incomplete, or withdrawn.

In order to appropriately evaluate transfer credits, all veteran's benefits recipients must provide Trinity with official transcripts for all prior education without exception.

WITHDRAWAL POLICY

Veteran students (i.e., any VA benefit recipient) must notify the SCO of any changes to their enrollment. If a veteran student withdraws from a course, the corresponding certification will be terminated and the effective date/last date of attendance will be reported accordingly.

Depending on the circumstances, a withdrawal will likely result in an overpayment of VA benefits. If an overpayment is created by the withdrawal, the veteran student will be notified in writing by the VA's Debt Management Center (DMC). The veteran student is required to send via fax, e-mail, or mail a copy of the DMC notice to the TIU SCO. This enables Trinity to comply with the VA balances and credit the student's account where appropriate. This is applicable to student-initiated withdrawals, administrative withdrawals, individual course withdrawals, and withdrawals from the program. Contact the SCO for more information.

Trinity Law School Scholarships and Grants

Prospective students should contact their Admissions Counselor to discuss what scholarships they may be eligible for. Individuals who have been dismissed from a law school are not eligible for merit-based scholarships. Visit our website (https://tls.edu/aid/) to view more information regarding our financial aid options and steps to apply.

Dean's Scholarships

A limited number of full-tuition scholarships, some of which include an additional stipend, are being offered by Trinity Law School to qualified students of high academic caliber and personal excellence who seek to serve in the practice of law. Applicants must have an LSAT score in the 50th percentile or higher (152-180) to be considered. Stipend consideration begins at the 60th percentile. This scholarship is renewable if specific academic requirements are maintained each semester.

Dean's partial-tuition scholarships are awarded to incoming law students based upon academic excellence and LSAT performance. Applicants must have an LSAT score in the 40th percentile or higher (149-151) to be considered. This scholarship is renewable if specific academic requirements are maintained each semester.

Justice Scholarship

This scholarship is awarded to incoming students based upon academic excellence and LSAT performance. This scholarship is renewable if specific academic requirements are maintained each semester. Applicants must have an LSAT score above the 30th percentile (146-148) to be considered.

Non-Merit Based Scholarships

Christian College Scholarship

In order to minister to graduates and employees of Christian colleges and universities, Trinity Law School is offering a scholarship worth 50 percent of the cost of tuition for the entire three-year law school degree to any graduate from a regionally accredited Christian college or university that is a member of the North American Coalition for Christian Admission Professionals and meets the requirements for admission to Trinity's regular JD program. This scholarship also applies to the immediate family members of the employees at these colleges and universities.

Evangelical Free Church Scholarship

Trinity Law School is part of the Trinity International University family of schools; this family is part of the Evangelical Free Church of America. Because of this affiliation, as a voluntary service to the EFCA, Trinity Law School offers a scholarship worth 50% of the cost of tuition for the entire three-year law degree to the following: members of EFCA churches for at least one year, employees of EFCA churches, and immediate family members of full-time EFCA church or denomination employees. Candidates must also meet the requirements for admission into Trinity's regular JD program.

Founder's Scholarship

This scholarship honors the vision of Dr. John Warwick Montgomery, a renowned historian and lawyer; Dr. Harold Lindsell, a popular Bible scholar; and Dr. Walter Martin, a celebrated Christian apologist. Each desired to integrate law, human rights, and Christian apologetics into a single academic institution through the founding of Simon Greenleaf University (where Trinity Law School first began). This vision is continued by awarding scholarships to students who demonstrate the desire to integrate law and theology.

Mephibosheth Scholarship

The Mephibosheth Endowed Scholarship Program is provided by the late Peter DeKorte of Hawthorne, New Jersey. Mr. DeKorte, a successful businessman who had a disability, established this scholarship fund for Trinity Law School out of gratitude to the Lord for all He had done for him. Recipients of this scholarship must have a physical or sensory impairment that is likely to continue indefinitely. Recipients may be eligible for renewal each year if they maintain specific academic requirements. Preference will be given to those who have an impairment that makes employment during the academic year less likely. Click here (https://tls.edu/aid/) for more information about the Mephibosheth Scholarship.

Grants

Public Service Grants

These grants are awarded to first-year law students demonstrating a commitment to public and community service. Examples of grant recipients may include pastors and their families, law enforcement personnel, and applicants with significant volunteer involvement in their community.

Community College Grants

These are awarded to AA or AS graduates of California community colleges who have not yet earned a bachelor's degree and who are beginning their first-year of law study. Employees of California community colleges who work 20 or more hours per week are also eligible to receive this award upon verification.

Church Match Scholarship

If a church donates funds towards your education, Trinity Law School will match the donations each academic year. Certain restrictions apply (talk to your Admission Counselor for more details).