Northeastern University
School of Law
Co-op and Career Development

# Co-op Funding
# Frequently Asked Questions

Northeastern University
School of Law
Financial Aid

When the application opens, refer to the ***Co-op Funding Application Instructions*** for a step-by-step guide. Instructions and deadlines are sent approximately six-weeks to one month before your co-op term begins.

## QUICK OVERVIEW

Before diving into the details, here are the most important things to know:

- Funding is **limited and not guaranteed** — not every applicant will receive an award.
- Only **primary co-op placements** are eligible for funding.
- You must **apply in the term prior to your co-op term**, even if you have not yet secured a co-op at the time of application.
- You should apply even if you have not secured a co-op yet. If you later accept a qualifying unpaid public interest co-op, you can still be considered for funding.
- You must **complete a FAFSA** (if eligible) and **meet with the School of Law Office of Financial Aid** before submitting the co-op funding application.
- Funding decisions are based on employer eligibility, available funds, and your individual financial need.
- You **cannot receive School of Law co-op funding and employer or other external funding/stipend/scholarship** at the same time.

## FUNDING AVAILABILITY

Northeastern University School of Law provides a limited amount of funding for Full-time JD and FlexJD students participating in <u>unpaid</u> public interest and judicial co-ops. Only primary co-op placements are eligible for School of Law co-op funding. Students must apply to be considered for co-op funding. Because resources are limited, not every applicant will receive an award.

**What if I have not yet secured a co-op?** You must still apply by the deadline. Do not wait until you have secured a co-op — you will be ineligible if you miss the application window. If you later accept a co-op that does not qualify for funding, notify the Co-op Office right away.

**What if my unpaid public interest or judicial co-op is not my primary co-op placement?** School of Law co-op funding is available only for your primary co-op placement; funding is not available for an additional co-op placement completed during the same co-op term. An additional co-op placement is not eligible for funding, even if it is an unpaid public interest or judicial co-op. For example, if your primary co-op is a paid private sector placement, paid public interest placement, or another placement that does not qualify for funding, you cannot receive funding for the additional unpaid public interest or judicial co-op.

## TYPES OF FUNDING & HOW DECISIONS ARE MADE

School of Law co-op funding comes from two possible sources: **donor funds** or **federal work-study**. You cannot choose which type you receive; that decision is made by the school of Law and is final.

Funding decisions are based on employer eligibility, currently available funds, your financial need, and your overall financial aid package — including any scholarships you receive. Because all types of funding are provided by the university financial aid department, all funds are subject to the maximum yearly overall Cost of Attendance. Due to limited resources, we are not able to fund every applicant.

- **Donor Funding** is provided in one-time stipends up to $5,000, paid to your student account usually at or near the start of the co-op term.

- **Federal work-study** is paid twice monthly as a paycheck (direct deposit), based on an hourly rate. The hourly rate is $15.00 per hour. You may not record more than 35 hours per week. Work-study earnings are subject to taxation. Based on the hourly rate and weeks of co-op, work-study funding can range from approximately $4,500–$7,800.

> **Important:** You may not receive donor funding and federal work-study at the same time, for the same co-op.

> **Judicial Co-op Funding (limited):** Funding for judicial co-ops is very limited, and these positions do not qualify for federal work-study funding. Each semester, only 1-2 judicial co-op awards are given despite receiving more than 20 applications. If you are pursuing a judicial co-op, be aware that the likelihood of receiving funding is low.

## FEDERAL WORK-STUDY — WHAT YOU NEED TO KNOW

### WHAT IS FEDERAL CO-OP WORK-STUDY?

Federal co-op work-study is a financial aid program that provides funding for public service work at nonprofits or government agencies in the U.S. Wages are paid biweekly through direct deposit at **$15.00/hour**, up to a maximum of **35 hours per week**, and are subject to taxation. Total work-study funding typically ranges from $4,500–$7,800 depending on the length of your co-op.

Funding comes from a combination of two sources: (1) the Federal Work Study (FWS) program, managed by the NU Student Employment Office, and (2) the co-op employer, who is required to pay a percentage of the student's wages, called the **"employer portion"** (approximately 12%, usually around $1,000 per semester).

> **Note:** Co-op work-study operates under specific federal regulations and is different from on-campus work-study.

### WHAT ARE THE TWO TYPES OF CO-OP WORK-STUDY?

- **Employer-sponsored work-study:** The Employer is willing and able to pay the employer portion. If so, you may set up work-study directly with them. Please notify Jocie Coletti, Director of Public Interest and Government, if this applies to you.

- **School of Law-sponsored work-study:** The Employer is unable to pay the employer portion, and the School of Law provides the funding in place of the Employer. This funding is limited, and you must apply to be considered for this funding.

### WHICH CO-OPS QUALIFY FOR WORK-STUDY?

Your co-op must meet **all** of the following criteria:

- It must be an **unpaid, public interest co-op in the U.S.** (most nonprofits and government agencies qualify).
- You are **not receiving any other funding** from the employer or other external fellowship funding.
- Your co-op employer must be willing to **sign a work-study contract with Northeastern University** (most are willing, though a small number decline to participate). We have a list of employers with existing contracts with Northeastern University (contact Jocie Coletti) and new employers are added to the list every semester based on student co-op placements.

Federal work-study regulations **exclude** several categories of employers from work-study, such as:

- Elected officials, lobbying entities, partisan/nonpartisan election activities

- Organizations that primarily benefit a limited membership (e.g., religious organizations)
- U.S. Department of Education
- Organizations not based in the U.S.
- Judges

### WHO IS ELIGIBLE FOR WORK-STUDY?

Work-study is part of your financial aid package and subject to the yearly Cost of Attendance. Work-study eligibility is based on financial need, which is determined by information submitted on the FAFSA.

To find out if you are eligible, you must (1) complete a FAFSA and (2) meet with School of Law's Office of Financial Aid. You can schedule a meeting with them here: Appointment with Financial Aid.

- **For employer-sponsored work-study:** If you and the employer are both determined eligible for work-study and your employer will pay the employer portion, you will receive the funding. The Co-op Office may ask you to confirm this directly with your employer.
- **For School of Law-sponsored work-study:** If you are determined eligible for work-study but your employer cannot/will not pay the employer portion, you must apply for School of Law-sponsored work-study. School of Law-sponsored work-study is not guaranteed; it is allocated based on available resources and student financial need.

> **Important:** The Co-op Office can guide you as to which co-ops may qualify for the program, but they cannot determine your personal work-study eligibility because that is based on your financial aid package. You must consult the School of Law's Office of Financial Aid for specific questions about financial eligibility.

## FAFSA AND REQUIRED FINANCIAL AID MEETING

A FAFSA is required to determine your eligibility for co-op funding and federal work-study. You must also meet with the School of Law's Office of Financial Aid before submitting your application – **do not submit the co-op funding application until after this meeting**.

To schedule your meeting, visit the Appointment with Financial Aid page and select: *Current Student Virtual Financial Aid Meeting*. Your FAFSA must be submitted before your meeting.

International students and others who are not eligible to complete a FAFSA must still schedule and attend a Financial Aid meeting to determine eligibility to apply and be considered for a stipend through co-op funding.

**If you do not meet with the Office of Financial Aid prior to the application deadline, you will not be considered for co-op funding.** For financial aid questions, contact: School of Law Office of Financial Aid.

## HOW CO-OP FUNDING AFFECTS YOUR FINANCIAL AID

All School of Law co-op funding is subject to the annual Cost of Attendance – this includes both the direct and indirect costs of attending the law school (e.g., tuition, living expenses, books). Federal financial aid regulations prohibits students from receiving financial assistance that exceeds this cap.

> **Important:** If you already borrow the full Cost of Attendance, co-op funding usually replaces a portion of your student loans rather than increasing the total amount of money you receive.

- **If you normally borrow/have borrowed up to the Cost of Attendance**: Your student loan amount will be reduced by the amount of your award (co-op stipends or work-study earnings). You will still receive the same amount of financial assistance under the Cost of Attendance, but part of it will come from co-op funding instead of loans. In other words, you will not receive the co-op funding in addition to the loans you planned to borrow for living expenses that term. Because some of your funding is coming from this award rather than loans, your total student loan debt will be lower.

- **If you do not/have not borrowed up to the Cost of Attendance:** You will likely receive co-op funding in addition to your current loan amount. However, your total funding still cannot exceed the total yearly Cost of Attendance.

Because the effect on your financial aid package, including amounts disbursed and when, depends on your individual financial circumstances, **a meeting with the School of Law's Office of Financial Aid is required before any funding can be awarded**. We require these meetings with the Office of Financial Aid so that you can ask questions and understand how co-op funding will impact your individual situation.

> **Important:** All financial aid questions should be directed to the experts in the Schol of Law Office of Financial Aid. The Co-op Office cannot answer questions about your financial aid but can answer questions about employer eligibility.

## EXTERNAL FUNDING POLICY

Students cannot receive School of Law co-op funding alongside additional funding from their co-op employer or any outside funder, fellowship, stipend, or scholarship. Because the law school's internal funds are limited, students are expected to accept outside funding when it is offered.

If you receive an outside funding offer, notify the Co-op Office immediately to withdraw your application.

## NOTIFICATION OF CO-OP FUNDING AND NEXT STEPS

You will be notified by email before your co-op term begins about whether you have received funding and what type.

If you receive **federal co-op work-study**, you must:

- Complete and submit the Work-Study Co-op Placement Form. Instructions for completing the form are available here.
- Complete the **I-9 process** with the Student Employment Office. The I-9 is completed in two steps – follow these instructions provided by the Student Employment Office. Both sections must be completed before your first day of work. Section 2 requires submitting your supporting documents to the Office of Student Employment, Graduate Assistantships & Fellowships at 375 Richards Hall, Boston (Monday–Friday 8:30am–4:30pm). For alternative options, please contact the Student Employment Office.
- Set up **direct deposit** by following these instructions provided by the Student Employment Office. Log into your Student Hub and complete the Direct Deposit Form, located under our Resources > Financial Services tab.

## OTHER INFORMATION

**Reflections on Lawyering**: Students can receive co-op funding and participate in the Reflections on Lawyering class simultaneously.

**CISP:** The Cooperative Income Sharing Program (CISP) is a student-run organization that offers a separate co-op funding application process. The Co-op Office is not involved in awarding CISP funds. Contact CISP directly for more information.

## CONTACT INFORMATION

For **financial aid questions**, contact School of Law's Office of Financial Aid.

For **co-op questions**, contact Jocie Coletti, Director of Public Interest and Government.