

PROCESS

STEP 1: BEFORE YOU BEGIN

- Try to pay off all credit card debt and all loans before the start of law school.
- Research financial aid opportunities available through the law school and external sources.
- Pay attention to deadlines.
- Stay in touch with the admissions and financial aid counselors at the University of Dayton.

STEP 2: FREE CREDIT REPORT

- Order your free annual credit report for review at annualcreditreport.com – some loans are credit-dependent.
- Only annualcreditreport.com is authorized to fill orders for the free annual credit report you are entitled to under the law; beware of impostor credit reporting sites!

STEP 3: COMPLETE THE FAFSA

- Complete or update the Free Application for Federal Student Aid (FAFSA) at fafsa.gov. If you have previously filed the 2012-2013 FAFSA as an undergraduate or graduate student, please update it to indicate you are now seeking a professional degree.
- **Summer starters:** Complete two FAFSAs: the current 2012-2013 academic year FAFSA (for summer eligibility) and the 2013-2014 academic year FAFSA (for fall and spring eligibility).
- **Fall starters:** Complete the 2013-2014 academic year FAFSA (for fall and spring eligibility).

STEP 4: AWAIT YOUR STUDENT AWARD NOTICE

- If admitted, receive instructions for obtaining your University ID and password to access Porches, the University of Dayton's self-serve intranet.
- Receive email notification that your award information is posted under the financial aid tab in Porches, indicating any scholarships received from the School of Law, as well as Federal Direct Loan offerings and alternative loan eligibility.

STEP 5: APPLY FOR A FEDERAL DIRECT GRADUATE PLUS LOAN (IF NEEDED)

- Apply for an amount up to the alternative loan eligibility listed on your award notice.
- We recommend the Federal Grad PLUS Loan; the application is available at studentloans.gov. If you prefer an alternative student loan through a private lender, visit www.udayton.edu/flyersfirst/financialaid/law/aid.php.

STEP 6: WAIT FOR UNIVERSITY OF DAYTON CERTIFICATION

- After your loan is credit-approved and certified, we will notify you via email.

STEP 7: REQUIRED ENTRANCE COUNSELING AND MASTER PROMISSORY NOTE

- After certification of your loan(s), you must complete entrance counseling and sign your Master Promissory Note(s). You will be notified when they are available for you to complete online.

FINANCIAL AID

UNIVERSITY OF DAYTON

SCHOOL OF LAW

LOAN AMOUNTS

Most students who complete a FAFSA and meet the eligibility requirements will be entitled to the full \$20,500 in Federal Direct Loans for each academic year (two semesters).

TYPES OF LOANS

- **Federal Direct Loan**
Maximum award per academic year: \$20,500 (depending on your borrowing history for the current academic year).
- **Federal Direct Graduate PLUS Loan**
Maximum award up to the total student budget amount, minus other awarded aid.
- **Private Alternative Loan**
Maximum award up to the total student budget amount, minus other awarded aid.

RECOMMENDATIONS ON BORROWING

- Borrow the Federal Direct Loan first.
- If additional resources are needed, consider the Federal Graduate PLUS Loan.
- If you choose not to apply for the Federal Graduate PLUS Loan, other private alternative loan choices are available.
- For more information on the loan options available, visit www.udayton.edu/flyersfirst/financialaid/law/aid.php.

LOAN ELIGIBILITY

FEDERAL DIRECT LOAN | studentaid.ed.gov

- Must be enrolled at least half-time at an ABA-approved law school.
- Must be a U.S. citizen or an eligible noncitizen.
- Must not be in default on any federal education loan or owe a refund on an education grant.

FEDERAL GRADUATE PLUS LOAN OR PRIVATE ALTERNATIVE LOAN

- Must be enrolled at least half-time at an ABA-approved law school (Grad PLUS).
- Must be a U.S. citizen or an eligible noncitizen.
- Must pass satisfactory credit requirements.

SCHOLARSHIPS

ENTERING STUDENTS

- No separate scholarship application is required.
- Scholarships are awarded to approximately 40 to 60 percent of each entering class.
- Admissions applications received prior to March 1 are given priority consideration.

President's Scholarship: Awarded to students with outstanding academic and LSAT credentials.

Dean's Scholarship: Awarded to students with good academic and LSAT credentials.

Legal Opportunity Scholarships: Awarded to students who add to the diversity of the student body.

Renewal of the President's and Dean's scholarships is dependent upon academic performance after the first three semesters for summer starters and after the first two semesters for fall starters. Thereafter, scholarship renewal is contingent upon a review of academic performance after every two semesters (academic year). Scholarships do not apply to upperlevel summer courses; upperlevel summers are not considered part of the academic year.

RETURNING STUDENTS

- **Academic Excellence Scholarships:** Awarded (when funding is available) based on class rank at the end of the first two semesters and every two semesters (academic year) thereafter.
- **The Dayton Law Public Interest Awards:** Help support students' summer internships in public interest law.
- **Social Justice Scholarships:** Awarded based on students' commitment to public service.
- **Law Service Scholarships:** Awarded based on students' service to the School of Law.

EXTERNAL RESOURCES

Research other scholarships at finaid.org, fastweb.com, scholarships.com and many others.

PART-TIME EMPLOYMENT

In an effort to encourage incoming students to devote their full attention to the rigors of law school, our faculty prohibits employment during the first two semesters, except during holiday and summer breaks. After the first two semesters, you may pursue part-time employment up to the ABA-regulated maximum of 20 hours per week.

MILITARY BENEFITS

Visit the University of Dayton veterans services web page at www.udayton.edu/flyersfirst/veterans/ and gibill.va.gov to explore these opportunities. The University of Dayton is proud to be a member of the Yellow Ribbon Program.

TAX BENEFITS

For information on tax credits, deductions and savings plans, visit the IRS website at www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center and the University of Dayton Flyers First education benefits website at www.udayton.edu/flyersfirst/financialaid/resources/tax_benefits.php.

For information about the qualified tuition program in Ohio, visit the Ohio Tuition Trust Authority website at collegeadvantage.com.

QUESTIONS?

Our admissions and financial aid counseling staff is available to answer any questions you may have about financial aid programs and applications procedures. Please do not hesitate to contact us if you need assistance.

OFFICE OF ADMISSIONS & FINANCIAL AID

937-229-3555

lawinfo@udayton.edu

udayton.edu/law/