
FINANCIAL AID

University of Dayton School of Law



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 admission and financial aid counselors at the University of Dayton School of Law.

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

- **Summer starters:** Complete or update the 2016-2017 academic year Free Application for Federal Student Aid (FAFSA) at fafsa.gov. Be sure to add UD's school code (003127) to allow us to pull in the results. If you have previously filed the 2016-2017 FAFSA as an undergraduate, please also update it to indicate you are now seeking a professional degree. Next, complete the 2017-2018 FAFSA (for fall and spring eligibility).
- **Fall starters:** Complete the 2017-2018 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 Federal Graduate PLUS Loan eligibility.

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

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

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 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 udayton.edu/fss/financialaid/law/aid.php.

LOAN ELIGIBILITY

FEDERAL DIRECT LOAN | studentaid.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 more than half of the entering class.

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.

EXTERNAL RESOURCES

Research other scholarships at fnaid.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 a maximum of 20 hours per week.

MILITARY BENEFITS

Visit the University of Dayton veterans services at udayton.edu/fss/veterans and gibill.va.gov to explore these opportunities. The University of

Dayton is proud to be a member of the Yellow Ribbon Program.

QUESTIONS?

Our admission 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 for assistance.

OFFICE OF ADMISSION AND FINANCIAL AID

937-229-3555

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