University of Iowa
College of Law

Financing Your Juris Doctor Program 2016-2017

<table>
<thead>
<tr>
<th></th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$22,772</td>
<td>$40,956</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>1,858</td>
<td>1,858</td>
</tr>
<tr>
<td>Books &amp; Supplies¹,²</td>
<td>1,800</td>
<td>1,800</td>
</tr>
<tr>
<td>Housing &amp; Meals¹,²</td>
<td>10,602</td>
<td>10,602</td>
</tr>
<tr>
<td>Other Education Costs (Personal)¹,²</td>
<td>3,838</td>
<td>3,838</td>
</tr>
<tr>
<td>Transportation¹,²</td>
<td>1,520</td>
<td>1,520</td>
</tr>
<tr>
<td>Total Estimated Cost of Education¹,²</td>
<td>$42,390</td>
<td>$60,574</td>
</tr>
</tbody>
</table>

¹ Estimated figures. ² The student financial aid budget provides $1,773 per month in living expenses and $900 each semester for books and supplies. ³ The Total Estimated Cost of Education is used to determine your maximum financial aid eligibility. For information on Iowa residency go online to http://registrar.uiowa.edu/residency

All information is subject to change. Financial aid packages may be a combination, in various degrees, of scholarships, loans and for upper-class students who have an RA position, tuition remission.

✓ FINANCIAL AID CHECKLIST TO APPLY FOR LOANS http://financialaid.uiowa.edu/apply/process

Step 1: File Free Application for Federal Student Aid (FAFSA) www.fafsa.ed.gov as soon as possible after January 1

Step 2: Receive Student Aid Report (SAR) from federal processor http://financialaid.uiowa.edu/apply/process/sar

Step 3: Receive Award Notification http://financialaid.uiowa.edu/receivingfunds/notification

Step 4: Complete Federal Verification (only if you were selected by the U.S. Department of Education) http://financialaid.uiowa.edu/apply/federalverification

Step 5: Check Loan Document Status http://financialaid.uiowa.edu/apply/awardstatus in ISIS. (Accept loans and complete and submit promissory notes http://financialaid.uiowa.edu/types/loans/mpn and entrance loan counseling http://financialaid.uiowa.edu/types/loans/counseling, if applicable.)

Step 6: Review your payment plan and learn about various University of Iowa charges by going to the U-Bill site, http://ubill.fo.uiowa.edu/u-bill-information-students-and-parents and find out how you will receive financial aid funds by going to http://financialaid.uiowa.edu/receivingfunds/disbursement
SCHOLARSHIPS/FELLOWSHIPS A separate application is not required for these scholarships and fellowships. Recipients are notified by letter.

- **Merit Scholarships.** These awards are based on academic achievement. Awards range up to full tuition, with a research-assistantship component in upper-level years. Renewal for the second and third year of merit scholarships requires that the scholarship recipient remain in good academic and professional standing at the College of Law. Good academic standing requires a cumulative grade point average of 2.1 or above. Good professional standing requires ethical and responsible conduct as a member of the law school community in accordance with University and law school policies.

- **University of Iowa Law Foundation Scholarships.** Iowa Law enjoys a robust scholarship program, thanks in part to the generosity of our alumni and friends through the Iowa Law School Foundation. During the academic year, we will provide you with more details about the people and funds behind your scholarship. You will be asked to write a letter of thanks to the donors responsible for your scholarship. We will work with you to coordinate that effort during your time at Iowa Law.

- **Law Opportunity Fellowships.** The College of Law is committed to affording opportunities for legal careers to persons historically underrepresented in the legal profession. The Law Opportunity Fellowship Program was established by the University to provide access to law school for students from groups and backgrounds historically underrepresented within the legal community. Among the criteria considered in awarding the fellowships are educationally and/or socio-economically disadvantaged backgrounds and academic merit. Awards range up to full tuition, with a research-assistantship component in upper-level years. Renewal for the second and third year requires that the fellowship recipient remain in good academic and professional standing at the College of Law. Good academic standing requires a cumulative grade point average of 2.1 or above. Good professional standing requires ethical and responsible conduct as a member of the law school community in accordance with University and law school policies.

EMPLOYMENT

- **Research Assistant Positions.** Research Assistant positions, for second and third year students only, are available with many faculty members. [http://law.uiowa.edu/research-assistantships](http://law.uiowa.edu/research-assistantships) If you are classified as non-resident for tuition purposes, a quarter-time Research Assistant position (ten hours per week) will change your tuition status during that semester to resident tuition, thus altering your financial aid package.

FEDERAL LOANS To apply for all federal loans, students must file a Free Application for Federal Student Aid (FAFSA).

- **Federal Direct Unsubsidized Loan Program.** The Federal Direct Unsubsidized Loan is available to students who have not had their Total Estimated Cost of Education met through other financial aid programs. The annual maximum for the Unsubsidized Ford Federal Direct Loan program is $20,500. The interest rate is 5.84% and there is a one-time U.S. Department of Education Loan fee of 1.073% - 1.068% which is subtracted prior to disbursement. You may defer payment on the principal and interest, but interest does accrue from the time the loan is disbursed. If you defer interest payments, the interest is capitalized when the grace period ends.

- **Grad PLUS Loan.** The Grad PLUS Loan is a federal educational credit-based loan that may be available to students who have not had their Total Estimated Cost of Education met through other financial aid programs and who do not have an adverse credit history. A credit check will be performed during the application process. If you have an adverse credit history [http://financialaid.uiowa.edu/files/financialaid/Alien-Adverse_Credit.pdf](http://financialaid.uiowa.edu/files/financialaid/Alien-Adverse_Credit.pdf) you may still be eligible to receive a Federal Direct PLUS Loan. Your credit history may be considered adverse if you are experiencing any of the following credit conditions: accounts currently 90 days or more delinquent, unpaid collection accounts, bankruptcy discharge within the past five years, voluntary surrender of personal property to avoid repossession within the last five years, repossession of collateral within the last five years. Other conditions apply; for the full list go online to [https://studentaid.ed.gov/sa/types/loans/plus#adverse-credit](https://studentaid.ed.gov/sa/types/loans/plus#adverse-credit). To check your credit go online to [https://www.annualcreditreport.com/index.action](https://www.annualcreditreport.com/index.action). A student with an adverse credit history may still receive a Direct PLUS Loan if the student obtains an endorser who does not have an adverse credit history. An endorser is someone who agrees to repay the loan if the student does not repay it. The interest rate is 6.84% and there is a one-time Department of Education Loan fee of 4.272% which is subtracted prior to each disbursement. You may defer payment on the principal and interest, but interest does accrue from the time the loan is disbursed. If you defer interest payments, the interest is capitalized when the grace period ends.