University of Iowa
College of Law

Financing Your Juris Doctor Program 2017-2018

<table>
<thead>
<tr>
<th>Billed Expenses</th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$24,558</td>
<td>$44,018</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$1,898</td>
<td>$1,898</td>
</tr>
<tr>
<td>Estimated Expenses¹</td>
<td></td>
<td></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>Personal¹,²</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 Attendance¹,³</td>
<td>$44,216.00</td>
<td>$63,676.00</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 We use the Total Estimated Cost of Attendance to determine your maximum financial aid eligibility. For information on Iowa residency go online to [http://registrar.uiowa.edu/residency](http://registrar.uiowa.edu/residency)

We understand that you may have concerns about financing your years at Iowa Law and will be interested in the kinds of financial aid available. There are many “moving parts” in a financial aid package, and in the sections below we give you resources for keeping track of them.

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

 Curso de Alergologia e Imunologia

FINANCIAL AID CHECKLIST TO APPLY FOR LOANS [http://financialaid.uiowa.edu/apply/process](http://financialaid.uiowa.edu/apply/process)

**Step 1:** File Free Application for Federal Student Aid (FAFSA) [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

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

**Step 3:** Receive Award Notification [http://financialaid.uiowa.edu/receivingfunds/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](http://financialaid.uiowa.edu/apply/federalverification)

**Step 5:** Check Loan Document Status [http://financialaid.uiowa.edu/apply/awardstatus](http://financialaid.uiowa.edu/apply/awardstatus) in MyUI. (Accept loans and complete and submit promissory notes [http://financialaid.uiowa.edu/types/loans/mpn](http://financialaid.uiowa.edu/types/loans/mpn) and entrance loan counseling [http://financialaid.uiowa.edu/types/loans/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](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](http://financialaid.uiowa.edu/receivingfunds/disbursement)
SCHOLARSHIPS/FELLOWSHIPS You do not have to submit a separate application for these scholarships and fellowships. Recipients are notified by letter.

- **Merit Scholarships.** These awards are based on academic achievement. 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, including compliance with all local, state, and federal laws. For complete details see https://dos.uiowa.edu/policies/code-of-student-life-16-17/

- **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 such individuals. Among the criteria considered in awarding the fellowships are educationally and/or socio-economically disadvantaged backgrounds and academic merit. 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, including compliance with all local, state, and federal laws. For complete details see https://dos.uiowa.edu/policies/code-of-student-life-16-17/

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 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 Attendance met through other financial aid programs. The annual maximum for the Unsubsidized Ford Federal Direct Loan program is $20,500. Please go online to https://financialaid.uiowa.edu/types/loans/unsubsidized for further information on the interest rate and loan fees. 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 Attendance 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 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 To check your credit go online to 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. Please go online to https://financialaid.uiowa.edu/types/loans/parentplus for further information on the interest rate and loan fees. 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.

Financial Aid Office College of Law 276 Boyd Law Building, Iowa City, IA 52242-1113 PH# 319-335-9142 law-financialaid@uiowa.edu http://law.uiowa.edu/costs-and-financial-aid/financial-aid-overview

Office of Student Financial Aid (Main Campus) 208 Calvin Hall, Iowa City, IA 52242-1315 PH# 319-335-1450 financial-aid@uiowa.edu http://financialaid.uiowa.edu/

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The University of Iowa prohibits discrimination in employment, educational programs, and activities on the basis of race, creed, color, religion, national origin, age, sex, pregnancy, disability, genetic information, status as a U.S. veteran, service in the U.S. military, sexual orientation, gender identity, associational preferences, or any other classification that deprives the person of consideration as an individual. The university also affirms its commitment to providing equal opportunities and equal access to university facilities. For additional information on nondiscrimination policies, contact the Director, Office of Equal Opportunity and Diversity, the University of Iowa, 202 Jessup Hall, Iowa City, IA 52242-1316, 319-335-0705 (voice), 319-335-0697 (TDD), diversity@uiowa.edu.