

# University of Iowa College of Law

## Financing Your Juris Doctor Program 2018-2019

Billed Expenses		
	<u>Resident</u>	<u>Non-Resident</u>
Tuition <sup>1</sup>	\$25,418	\$44,898
Mandatory Fees <sup>1</sup>	\$1,926	\$1,926
Other Estimated Expenses		
Books & Supplies <sup>1,2</sup>	\$1,800	\$1,800
Housing & Meals <sup>1,2</sup>	\$11,438	\$11,438
Personal <sup>1,2</sup>	\$2,204	\$2,204
Transportation <sup>1,2</sup>	\$1,102	\$1,102
<b>Total Estimated Cost of Attendance<sup>1,3</sup></b>	<b>\$43,888</b>	<b>\$63,368</b>

*1 Estimated figures. 2 The student financial aid budget provides \$1,654 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>*

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. All financial support is subject to availability of funds and compliance with applicable law, University policy, rules and regulations. Financial aid packages may be a combination of scholarships, loans and, for upper-class students who have a Law Research Assistant position (LRA), 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) <https://studentaid.ed.gov/sa/fafsa>

**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 MyUI. (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, <https://ubill.fo.uiowa.edu/payment-options> and find out how you will receive financial aid funds by going to <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 Tuition 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/>.

**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 Tuition 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 (LOF) was established 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, leadership potential, and academic merit. Renewal for the second and third years of the fellowship require 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. For complete details see <https://dos.uiowa.edu/policies/code-of-student-life/>. To receive your LOF award you must also apply for financial aid each academic year.

❖ **EMPLOYMENT**

**Law Research Assistant Positions.** A law research assistant (LRA) position is an opportunity for a law student to work 10 hours per week with a member of the law school faculty. Under current University of Iowa practice, LRAs are entitled to the following benefits: resident tuition, a small stipend, and subsidized health insurance. These LRA positions are available with a variety of faculty members and are a wonderful way for law students to enhance their legal education and add experience to their résumés.

❖ **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](mailto: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](mailto: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 contact the Office of Equal Opportunity and Diversity, (319) 335-0705. Questions? [Contact Us](#).