
Financial Aid Q & A

What are the eligibility requirements for Federal Financial Aid?

- You must be enrolled in a Title IV Aid eligible institution,
- You must be enrolled at least half-time,
- You must maintain satisfactory academic progress while in attendance,
- You must be a citizen or permanent resident of the United States,
- You must NOT be in default of any federal loan programs.

What types of funding are available?

<http://www.umassd.edu/law/admissions/financial-aid/>

Scholarships (most awarded at admission)

Federal Direct Unsubsidized Loans - \$20,500 annual limit (\$138,500 aggregate limit)

Federal Direct Graduate Plus – up to Cost of Attendance (see below)

Private Education Loans – up to Cost of Attendance – students advised to exhaust federal options first

Foundation Scholarships – Donors annually fund miscellaneous scholarships in varying amounts.

Outside Scholarships – see Outside Scholarship section of Financial Aid page on UMass Law website

How much can I borrow?

The combination of all your financial aid resources, scholarships, loans, etc., cannot exceed your total Cost of Attendance (COA).

You must report any scholarships, loans, tuition remission/waiver, or other educational assistance you will receive to be counted as estimated financial aid resources

What is the Cost of Attendance/Estimated Financial Aid Budget?

Your Cost of Attendance (COA) Budget is an estimate of educational expenses for the period of enrollment including tuition and fees, books and supplies, room and board, personal and transportation costs. Expenses are not calculated based on personal life choices but on average costs.

You can view your COA via your COIN account – Student Center Services > Financial Aid Center>View Current Financial Aid > select *current* award year > Financial Aid Summary > click on the numerical value of the **(COA) Estimated Financial Aid Budget**.

Can I get a book voucher?

Yes. If you have a completed **all** the financial aid requirements and have a credit balance on your account, you may request up to \$750.00 per semester to assist in book purchases. The value of the voucher is placed onto your UMass Pass card – any unused funding remains a credit on your card for future purchases throughout the main campus and law school. An email notification will be sent to students who are eligible for book vouchers.

How do I apply for Federal Financial Aid?

<http://www.umassd.edu/law/admissions/financial-aid/apply/>

- Complete a **Free Application for Federal Student Aid** (FAFSA) at www.fafsa.ed.gov.
- You will be instructed to create a **FSA ID**, if you don't already have one, to log in.

Filing a FAFSA application enables you to participate in the Federal Direct Loan program.

All eligibility requirements must be met before you can receive your Direct Unsubsidized loan award.

- Complete and submit to Law Financial Aid Services the **UMass Law Financial Aid Application**
- Complete an **Unsubsidized Direct Loan Master Promissory Note (MPN)*** at www.studentloans.gov. Your FSA ID will be required.
- Complete **Entrance Counseling** as a graduate/professional student at www.studentloans.gov.

If additional funds are needed, apply for a **Direct Graduate Plus Loan**

- Complete a **Graduate Plus Application**** at www.studentloans.gov,
- Complete a **Graduate Plus Master Promissory Note (MPN) ***** at www.studentloans.gov.

The FAFSA is an annual application, which covers an academic period, as dictated by the school, but not to exceed a 12 month period from start to end.

*An Unsubsidized MPN is required to be completed only once while in attendance at the Law School.

**A credit check will be performed upon completion – Contact UMass Law Financial Aid Services for additional information.

***A Graduate Plus MPN, **based on credit approval**, is required to be completed only once while in attendance at the law school.

Note: Each time an applicant adds an endorser they must complete and submit a new MPN and complete PLUS Loan Counseling. PLUS Loan Counseling must also be completed when an applicant appeals an unfavorable credit decision.

How will I know if my financial aid requirements are completed?

You can check on the status of required documents by logging onto the UMass COIN system at www.umassd.edu/coin.

How will I be notified of my eligibility?

UMass Law Financial Aid Services will send an award letter or email.

There are various departments and third party organizations that are involved in the processing and management of your financial aid. You will receive notifications from each, independently, informing you of processing status, document submittals and other requirements. You should respond to each, individually, based on their request.

Can I cancel or reduce all or part of my financial aid?

Yes. You may cancel/reduce your financial aid award, prior to disbursement, via your Student Services page in your COIN account or, otherwise, in writing to Law School Financial Aid Services at law-financialaid@umassd.edu.

Can I put my educational loans in an In-School Deferment?

Federal student loans will be placed in an in-school deferment upon meeting the criteria for eligibility.

Private loans *may be* placed in an in-school deferment based on the eligibility requirements of your lender. Contact your private loan lender for details.

When will my loans be disbursed and when will I get my refund?

Federal financial aid funds do NOT disburse to student accounts until completion of semester enrollment stabilization. Stabilization is a 2-3 day period, after Add/Drop ends, that allows for updates in students' registrations.

After charges are paid any credit balance on your account will generate a deposit to your bank account, if you have enrolled in direct deposit, or a refund check. Refunds are processed for release 8 days from the date of disbursement and checks are available for pick-up in the Law Enrollment Center (LEC). You will receive an email notify informing you of the refund and your check pick-up date.

Does my eligibility change if I have changes to my enrollment?

Yes. There are a few conditions that can affect your financial aid eligibility.

- **Enrollment level**

If you change your program plan – full to part-time, or vice versa, or you adjust the number of credits that you take as a part-time student – charge per credit.

- **Residency**

If you change your residency status - In-State, Out-of-State, or Regional.

- **Leave of Absence (LOA)/Withdrawal (WD)/Academic Dismissal (AD)**

1. If you take an LOA/ WD before the end of Add/Drop period, no aid is assessed for the term/s in question.
2. If you take a LOA or WD after Add/Drop period, a calculation is performed to assess how much aid you are eligible to receive for the period of time you were in attendance – result is a decrease in eligibility unless attendance is over 60% for the term.
3. If you WD from a course and receive a 'W' grade, are registered for at least half-time (6cr.), AND financial aid has already been credited to your account, financial aid for that semester will not change.
4. If you are awaiting a decision from the Academic Standards Committee regarding an Academic Dismissal during an active term, financial aid is put on hold. If the decision leads to a dismissal, no charges for the term are incurred and no financial aid is processed.

How is unearned aid adjusted?

Return of Title IV Aid

For students receiving Title IV funding (Federal Direct Loans), the law school applies the Return of Title IV Aid policy in compliance with the Higher Education Amendments of 1998.

Withdrawn students with federal loans will be subject to both the Return of Title IV Aid and the University Of Massachusetts School Of Law - Dartmouth Refund Policy.

According to federal regulation, students receiving Federal Direct Loans that withdraw from or stop attending classes on or before completing 60% of the semester, calculated in calendar days, are required to return all or a portion of the federal funds awarded.

Refunds made under the Return of Title IV Aid policy will be paid, first, to the Unsubsidized Direct Loan Program and then to the Graduate Plus Loan Program.

Additional information about the Return of Title IV Aid policy as well as examples of its application, are available in the Financial Aid Services Office.

The University of Massachusetts School of Law - Dartmouth Refund Policy

Prior to first day and through to end of publicized drop/add period each semester	100% tuition and all fees
During second week	90% tuition
During third week	70% tuition
During fourth week	50% tuition
After fourth week	no refund of charges

UMass Law Financial Aid Services
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