

**FINANCIAL AID APPLICATION**  
**Academic Year 2026-27****PRIORITY DEADLINE 6/30/26**

See Application Instructions on next page  
Submit completed signed form to **Law Financial Aid Services** @ [law-financialaid@umassd.edu](mailto:law-financialaid@umassd.edu)

**Name:** \_\_\_\_\_ **Student ID:** \_\_\_\_\_**Address (while attending UMass Law):** \_\_\_\_\_**Enrollment:** Full Time      Part Time      #Credits Fall \_\_\_\_ #Credits Spring \_\_\_\_      **Graduation Date:** \_\_\_\_\_**Joint Degree Program** for 2026-27: Yes      No      **3&3 Program:** Yes      No      **Grade Level:** \_\_\_\_\_**Housing:**      On Campus (10mth)      Off Campus      With Parent**Residency:** In State      Out of State      Regional      **UMass Health Insurance 2026-27:** Yes      No**Total Undergraduate, Prior Graduate and Law School Financial Aid Borrowed to Date**Federal Educational Loan information can be obtained @ <https://studentaid.gov/>

Private Educational Loan information can be obtained from your loan servicer or credit report

**Subsidized/Unsubsidized Loans**

\$ \_\_\_\_\_

**Graduate Plus Loans**

\$ \_\_\_\_\_

**Private Loans**

\$ \_\_\_\_\_

**UMass Law Cost of Attendance (COA) Budget Total**Find your COA in COIN Financial Aid Center, or on the [COA Chart](#) on UMass Law website \$ \_\_\_\_\_**Date you completed your 2026-27 Free Application for Federal Student Aid (FAFSA):** \_\_\_\_\_**Enrolled in the UMD Payment Plan for 2026-27?** Yes      No**UMass Law Scholarship Amounts awarded for 2026-27?**

Full Merit

\$ \_\_\_\_\_

Academic/Merit

\$ \_\_\_\_\_

PILF

\$ \_\_\_\_\_

Other

\$ \_\_\_\_\_

**Direct Loan Amount Requested****Direct Unsubsidized Loan**

\$ \_\_\_\_\_

**Private Loan Amount Requested**

Private Loan

\$ \_\_\_\_\_

Private Loan Application

**Date:** \_\_\_\_\_\_\_\_\_\_  
Student Signature\_\_\_\_\_  
Date

## FINANCIAL AID APPLICATION INSTRUCTIONS

### Academic Year 2026-27

At UMass Law, we think it is essential that students are well informed about the real cost of their education and current financing options.

Our Financial Aid Application is a tool to estimate your annual costs and learn what financial aid resources are available to fund your educational goals.

#### Name, Address & ID

- Include all information that is current as of today
- If you do not yet know where you will reside while in school, apply – TBD
- Inform [Law Financial Aid Services](#) once you have your new address

#### Enrollment

- Full-time students: 12 - 18 credits
- Part-time students: 11 credits or less - list the number of credits taken each semester; Must be enrolled a minimum of half-time (6cr) to maintain federal aid eligibility
- If full-time one semester and part-time another - Check both and list the number of part-time credits you will be taking in the appropriate semester

#### Housing, Residency and Health Insurance

- Housing: On Campus, Off Campus, or With Parent
- Residency: If unsure of your residency status, verify with UMass [Law Enrollment Center](#) (LEC)
- Health Insurance: Mandatory when enrolled in 9 or more credits unless covered by comparable insurance.  
More Information at <https://www.umassd.edu/studentaffairs/health/healthinsurance/>

#### Total Financial Aid Borrowed to Date

- Find all of your existing Federal Educational Loans listed on [StudentAid.gov](#)
- Private Loan information is not included on [StudentAid.gov](#). You can obtain outstanding balances from the loan holder or find it on your credit report. Get a free copy of your credit report at [AnnualCreditReport.com](#) or 877-322-8228

#### Cost of Attendance Budget (COA) Total

Total amount of UMass Law COA = tuition and fees plus living expenses

- COIN/Student Center > FA Center > View Current FA year > 2027 > FA Summary

To Access COA

- FA Summary > Est. FA Budget Amount (COA)
- If completing your UMass Law Financial Aid Application prior to the July COA Budget posting, use the appropriate **prior academic year** amounts based on your anticipated enrollment, residency, and housing choice listed on our website at <http://www.umassd.edu/law/admissions/tuition/>

**OPTIONAL**
**UMASS LAW BUDGET WORKSHEET**  
**Academic Year 2026-27**

**Use this worksheet to calculate your expenses and resources based on your attendance in 2026-27**  
**Fall 4mos & Spring 5mos Semesters = 9 months estimated expenses and resources**

**Student Name:** \_\_\_\_\_

**Student ID:** \_\_\_\_\_

**Step 1**
**Estimate the expenses you are likely to have while attending school**

Housing (On-campus Resident Assistants must notify financial aid staff of waiver)	\$
Food	\$
UMass Law Health Insurance (list on page 1 to be added to your COA eligibility)	\$
Transportation	\$
Tuition & Fees	\$
Books & Supplies	\$
Other (itemize)	\$
<b>TOTAL EDUCATIONAL EXPENSES</b>	<b>\$</b>

**Step 2**
**Estimate funds you can use to pay your educational expenses**

UMD Payment Plan total and/or other funds you have to cover educational expenses	\$
VA Benefits	\$
UMass Law Scholarships – offered or awarded	\$
Other (Itemize):	\$
<b>TOTAL SCHOLARSHIP AND OTHER RESOURCES</b>	<b>\$</b>

**Step 3**
**Determine if you need additional funding - Total Resources minus Total Expenses**

Total Scholarship and Other Resources	\$
Total Education Expenses	\$
<b>Additional Funding Required</b>	<b>\$</b>

If additional funding is required, you may complete a [FAESA](#) and add a **Federal Direct Unsubsidized Loan** up to an annual maximum of \$50,000.

You may also apply for [Private Student Loans](#). Total of scholarships and loans cannot exceed your Cost of Attendance (COA) budget. Your COA will be determined when costs are finalized in July.

AccessLex Student Loan Calculator and other resources are available to you at <https://www.accesslex.org/tools-and-resources/student-loan-calculator>.