

**FINANCIAL AID APPLICATION
Academic Year 2024-25**

PRIORITY DEADLINE 6/30/24

See Application Instructions on next page
Submit completed signed form to **Law Financial Aid Services** @ 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 2024-25: Yes No 3&3 Program: Yes No Grade Level:
Housing (must match FAFSA): On Campus (10mth) Off Campus With Parent
plan) Residency: In State Out of State Regional UMass Health Insurance 2024-25: 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 the COA Chart on UMass Law website \$			
Date you completed your 2024-25 Free Application for Federal StudentAid (FAFSA):			
Enrolled in the UMD Payment Plan for 2024-25? Yes No			
UMass Law Scholarship Amounts awarded for:			
2024-25? Full Merit	Academic Merit	PILF	Other
\$	\$	\$	\$

Direct Loan Amounts Requested	Direct Graduate Plus Loan	Grad Plus Application
Direct Unsubsidized Loan		Date:
\$	\$	

Student Signature
Date

FINANCIAL AID APPLICATION INSTRUCTIONS

Academic Year 2024-25

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 Admissions](#) or the [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 expense
- COIN/Student Center > FA Center > View FA year > 2025
This is the **Award** screen
- In Award screen > FA Summary = COA Summary > Est. FA Budget
- This is your **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 2024-25

Use this worksheet to calculate your expenses and resources based on your attendance in 2024-25
 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)	\$
TOTAL EDUCATIONAL EXPENSES	\$

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):	\$
TOTAL SCHOLARSHIP AND OTHER RESOURCES	\$

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

Total Scholarship and Other Resources	\$
Total Education Expenses	\$
Additional Funding Required	\$

If additional funding is required, you can complete a [FAESA](#) and add a **Federal Direct Unsubsidized Loan** up to an annual maximum of \$20,500.

You can also apply for a **Federal Direct [Graduate Plus Loan](#)**. 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 is another helpful tool available to you at <https://www.accesslex.org/tools-and-resources/student-loan-calculator>.