

## FINANCIAL AID APPLICATION INSTRUCTIONS

### Academic Year 2019-20

At UMass Law School, we think it is essential that students are well informed about the real cost of their education, current financing options, terms and conditions of suitable educational loans and available programs for repayment.

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.

### PART I

#### UMass Law Financial Aid Application

#### 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, you may leave that section blank. Be sure to inform Law Financial Aid Services once you have your new address.

#### Enrollment

Indicate your intended enrollment for the 2019-20 academic year

- Full-time students are those enrolled in 12 or more credits.
- Part-time students must state the number of credits they intend to take in each semester.
- If you will be full-time in one semester and part-time in another, check both and indicate the number of part-time credits you will be taking in the appropriate semester.

#### Enrollment Level

Indicate your enrollment level for the 2019-20 academic year

- Full time students must check 1<sup>st</sup>, 2<sup>nd</sup>, or 3<sup>rd</sup> yr.
- Part time students may check 4<sup>th</sup> or 5<sup>th</sup> year, additionally.
- If you are unsure of your enrollment level, check with the Law Enrollment Center (LEC) at [lec@umassd.edu](mailto:lec@umassd.edu) 508-985-1100.

#### Housing and Residency

Indicate if you intend to live on campus, off campus, or with a relative

- You must inform Law Financial Aid Services if this information changes as it will affect your COA Budget and the amount of financial aid you will be eligible to receive.
- If you are unsure of your residency type, check with the admissions office at [lawadmissions@umassd.edu](mailto:lawadmissions@umassd.edu) 508-985-1110 or the Law Enrollment Center (LEC) at [lec@umassd.edu](mailto:lec@umassd.edu) 508-985-1100.

## **PART I continued**

### **UMass Law Financial Aid Application**

#### **Total Financial Aid Borrowed to Date**

Indicate total of all outstanding education loan balances, federal and private, that you have as of today

- Find all of your existing Federal Educational Loans listed on the National Student Loan Data System (NSLDS) at [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/).
- Private Loan information is not included on NSLDS. 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 [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228.

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

Indicate the total amount of your UMass Law COA (tuition and fees plus living expenses)

- In order to help you correctly estimate your educational costs, Law Financial Aid Services posts the COA budgets for full time and part time enrollment every July, once University budgets are available.
- If completing your UMass Law Financial Aid Application prior to our July COA 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/>

## **PART II**

### **UMass Law Budget Worksheet**

#### **Educational Expenses**

Estimate the cost of each expense for the academic year (9 months) on the worksheet. The costs of tuition and fees are listed on the UMass Law website <http://www.umassd.edu/law/admissions/tuition/>.

If you are completing this form prior to July, the tuition and fees listed will be the prior year costs.

**TOTAL YOUR EXPENSES**

#### **Financial Resources**

Estimate each of your resources for the academic year (9 months) on the worksheet. Use exact figures for the Federal Direct Unsubsidized Loan and scholarships you have been awarded. They will be listed on your award letter and appear in your student COIN account.

An exact calculation of the maximum amount available to you for the Federal Direct Graduate Plus Loan will be available once the final tuition and fees are posted in July. Law Financial Aid Services will award the amount you list in your Graduate Plus Loan Application or the maximum you are eligible to receive when your loan is processed.

**TOTAL YOUR RESOURCES**

#### **Tuition Management Systems (TMS)**

We offer the Monthly Payment Plan, administered by Tuition Management Systems (TMS). Your cost to use this plan is a \$50 enrollment for an annual plan, or \$35 for a semester plan. To learn more about the Monthly Payment Plan or to enroll, visit <http://www.afford.com/umassd> or call Tuition Management Systems directly at 888-713-7234.

#### **Estimated Direct Loan Amounts Requested**

List the estimated dollar amount of your loan(s).

Sign and date your UMass Law Budget Worksheet. Submit the completed form to UMass Law Financial Aid Services located in the Law Enrollment Center (LEC) at 333 Faunce Corner Rd., Dartmouth or email to [law-financialaid@umassd.edu](mailto:law-financialaid@umassd.edu).