



**A Guide to Financial Aid at
UDC David A. Clarke School of Law**

2021 - 2022 Academic Year

(Revised April 20, 2021)

**UDC David A. Clarke School of Law
Office of Financial Aid, Suite 212
4340 Connecticut Avenue NW
Washington, D.C. 20008
Phone: 202-274-7337 or 202-274-6276
Fax: 202-274-7292
www.law.udc.edu**

Table of Contents

INTRODUCTION	1
I. The Cost of Attendance and Determining Student Financial “Need”	
A. Standard UDC Law Cost of Attendance Budgets.....	2
B. Modifications to the Standard Cost of Attendance Budgets.....	3
C. Establishing Residency	3
II. Applying for Financial Aid	
A. New Student Application Process.....	4
B. Allocation of Need-Based Institutional Scholarships.....	5
C. The Award Decision.....	5
D. Adjustments in Financial Assistance Packages.....	5
E. Appeals.....	5
F. Disbursement of Financial Aid Funds & Refunds.....	5
G. Verification.....	6
H. Exit Counseling.....	6
I. International Students.....	6
III. Sources of Assistance	
A. Scholarships for Entering Students.....	7
B. Scholarships for Continuing Students.....	8
C. The Federal Direct & Grad PLUS Loan Programs.....	8
D. Private Loans.....	9
E. Bar Examination Loans.....	9
F. Work-Study.....	9
G. Veteran Education Benefits.....	10
IV. Financial Aid Policies	
A. Satisfactory Academic Progress.....	12
B. Federal Return of Title IV Funds Policy.....	13
V. Additional Information	
A. Outside Scholarship Sources.....	14
B. Lender’s Language.....	18
C. Important Deadlines.....	21
D. Contact Information	21

INTRODUCTION

This Handbook is intended to serve as a guide to help you in understanding:

- the basis for estimating your cost of attending law school;
- the financial aid application process at UDC David A. Clarke School of Law (UDC Law) and how awards are determined;
- the types of financial assistance available to students at UDC Law;
- your responsibilities and repayment obligations as a recipient of federal and other financial aid;
- the criteria for determining satisfactory academic progress at UDC Law; and
- UDC Law policy regarding tuition refunds and repayments.

The Handbook also contains practical information and application materials that may be of use to you in considering the question of financing your legal education:

- Outside Sources of Scholarships -- pages 14-17. Note: this is only a partial list of funding sources--we encourage students to do further research and to take advantage of financial aid search and information services available to students free of charge on the internet at FastWeb (www.fastweb.com) and Scholarship Search by Sallie Mae (www.salliemae.com/college-planning/tools/scholarship-search/).
- Lender's Language: Terms Every Borrower Should Know -- pages 18-20.

If you rely only on the resources available through UDC Law's Office of Financial Aid, you can plan on incurring educational debts. Other financial assistance at UDC Law comes from a variety of sources, including institutional scholarships and student employment programs. These and other sources of financial aid are discussed in detail in Chapter III of this Handbook.

First Things First

Law School is a costly endeavor. For most students, it requires a "downsizing" of their lifestyles to simpler levels. Preparing for law school should include undertaking some steps such as paying off credit cards and other consumer debt, putting away some savings, and paring down living expenses. If you have existing federal loans (subsidized, unsubsidized, Perkins, Grad PLUS), your loans may be placed in an in-school deferment status once you start classes with us. If you have private loans, we highly recommend that you ask your lender(s) about deferment options.

Plan carefully before you borrow -- EDUCATE YOURSELF ABOUT EDUCATIONAL LOANS before you enter law school. Estimate the amount you will need to borrow, determine your approximate monthly loan repayment and compare it to your anticipated monthly income and budget expenses. Loan calculators and budgeting tools can be found at mappingyourfuture.org. In preparing your budget, please see page 2 of this Handbook for our estimated cost of attendance.

I. THE COST OF ATTENDANCE AND DETERMINING “NEED”

A. STANDARD UDC LAW COST OF ATTENDANCE BUDGETS

When you apply for financial assistance, the Office of Financial Aid makes a determination of what you and your family can afford to contribute toward the cost of your education. The difference between the expenses associated with your legal education (*Cost of Attendance*) and your ability to contribute to those expenses is your "need." Your need represents the maximum amount of assistance for which you will be eligible.

Expenses deemed acceptable in building a Cost of Attendance budget are those directly related to the cost of attending the School of Law. In general, a uniform budget based on the local living expenses for the DC metropolitan area is used to determine the Cost of Attendance, with variations only for the amount of tuition charged for District residents, metropolitan area residents and non-residents and full-time students and part-time students; loan fees; the one-time only purchase cost of a computer; and the graduation fee charged to third year full-time students and fourth year part-time students.

Be sure to notify the Office of Financial Aid of possible “special circumstances,” expenses not covered by the Cost of Attendance Budget, or changes in your financial situation. You may be eligible for additional loan aid.

The estimated nine-month **2021-2022 full-time and part-time student** budgets for DC residents, metropolitan area residents, and non-residents appear below.

FULL TIME COST OF ATTENDANCE (COA) STUDENT BUDGET

Student COA expense budgets are based on the local living expense costs for the DC metropolitan area. The estimated nine-month **2021-2022 full-time student** budgets for resident, metro and non-resident students appear below.

	RESIDENT	METRO	NONRESIDENT
Tuition ¹	\$12,438	\$18,656	\$24,873
Student Fees	1,000	1,000	1,000
Student Health Insurance ²	1,353	1,353	1,353
Laptop Computer ³	2,000	2,000	2,000
Transportation	2,500	3,000	3,000
Books/Supplies	2,000	2,000	2,000
Rent	14,400	14,400	14,400
Utilities	1,800	1,800	1,800
Food	4,000	4,000	4,000
Miscellaneous	<u>4,000</u>	<u>4,000</u>	<u>4,000</u>
TOTAL	\$45,491	\$52,209	\$58,426

+ Loan fees ⁴

¹ During the summer semester, tuition is charged on a per-credit basis (\$422 per credit hour for residents, \$631 per credit hour for metro residents, and \$843 per credit hour for non-residents). The Metro rate applies only to students admitted for Fall 2018 or later.

² Health Insurance for all students is \$1,353, which can be waived if student provides proof of coverage (subject to change).

³ Computer is an allowance for a one-time purchase.

⁴ Loan fees will vary depending on the amount borrowed.

PART TIME COST OF ATTENDANCE (COA) STUDENT BUDGET

Student COA expense budgets are based on the local living expense costs for the DC metropolitan area. The estimated nine-month **2021-2022 part-time student** budgets for resident, metro and non-resident students appear below.

	RESIDENT	METRO	NONRESIDENT	
Tuition ¹	\$9,284	\$13,882	\$18,546	¹ Part-time tuition is charged on a per-credit basis (\$422 per credit hour for residents, \$631 per credit hour for metro residents, and \$843 per credit hour for non-residents). This budget assumes 22 credits for the academic year. The Metro rate applies only to students admitted for Fall 2018 or later.
Student Fees	1,000	1,000	1,000	
Student Health Insurance ²	1,353	1,353	1,353	
Laptop Computer ³	2,000	2,000	2,000	
Transportation	2,500	3,000	3,000	
Books/Supplies	1,400	1,400	1,400	
Rent	14,400	14,400	14,400	
Utilities	1,800	1,800	1,800	
Food	4,000	4,000	4,000	
Miscellaneous	<u>4,000</u>	<u>4,000</u>	<u>4,000</u>	
TOTAL	\$41,737	\$46,835	\$51,499	² Health Insurance for all students is \$1,353, which can be waived if student provides proof of coverage (subject to change).
+ Loan fees ⁴				³ Computer is an allowance for a one-time purchase.
				⁴ Loan fees will vary depending on the amount borrowed.

Acceptance Deposit

Each applicant who accepts an offer of admission is required to submit a non-refundable seat deposit of \$400 by a date specified in the letter of admission. Seat deposits are credited toward tuition upon registration.

B. MODIFICATIONS TO THE STANDARD COST OF ATTENDANCE BUDGETS

In most cases, the budget the Office of Financial Aid uses for a particular student will be the standard resident, DC metro resident or non-resident budget. However, there are cases when specific data items in the standard student budget may be adjusted upward or downward to reflect special circumstances. For example, Cost of Attendance budgets for students living rent-free at home will not include rent and utilities, and individual expenses relating to a dependent care costs may be included in the Cost of Attendance when the student provides acceptable documentation of the expenses to the Office of Financial Aid.

C. ESTABLISHING RESIDENCY

UDC Law offers preferential tuition rates for residents of the District of Columbia and the D.C. Metro area. (D.C. Metro rates apply only to law students entering in the fall 2018 semester and thereafter.) In order to receive classification as a D.C. resident or D.C. Metro resident, one must have resided in D.C. or the D.C. Metro area for at least one year prior to the residency application deadline for any semester. Active duty and recently discharged members of the military (and their dependents) may be able to waive the 12-month requirement by verifying their military status. Visit the following link for more information: www.law.udc.edu/page/Residency or contact the School of Law's Office of Admission at (202) 274-7341.

II. APPLYING FOR FINANCIAL AID

Students **must apply annually for all financial assistance** unless otherwise stated. The Free Application for Federal Student Aid (FAFSA) is available October 1st for the upcoming academic year. The priority deadline for financial aid applications is **March 15th for new students and April 1st for continuing students**. Students whose applications are completed by the priority deadline are considered first for scholarship funds as well as given priority in aid award packaging. All students who are admitted should ensure that the FAFSA is sent to UDC Law using our federal school code of **B08083**.

A. NEW STUDENT APPLICATION PROCESS

- Complete a 2021-2022 FAFSA on-line at studentaid.gov. Please be sure to use school code **B08083**.
- Complete a 2021-2022 UDC Law Financial Aid Application (www.law.udc.edu/page/FinAidForms).
- Complete a Title IV Release for Non-Institutional Charges Form (www.law.udc.edu/page/FinAidForms).
- Complete the Graduate PLUS Loan Application on-line at studentaid.gov **only** if you are interested in a Grad PLUS Loan.
- Complete a 2021-2022 Need-Based Scholarship Application (www.law.udc.edu/page/FinAidForms) **only** if you can demonstrate financial need. (See Chapter III below for information on other types of scholarships, including merit-based scholarships, offered by the School of Law.)

UDC Law forms may be mailed, emailed or faxed to the School of Law's Office of Financial Aid.

Once your file is reviewed, you will be notified by email if any additional documents are required.

Next Steps (Once Award Offer is Made)

Award offers will be made only to students who have been admitted to the School of Law. Once an award offer is made, the student will receive an email notification. Students who wish to borrow loans will need to complete Steps 1 through 4 below.

- **Step 1:** Log into your myUDC account (my.udc.edu) to view your award offer, accept the award terms and conditions and to accept/decline/reduce your award offer.*
 - **Once logged in, use the *Banner Self-Service* link to access your records.**
- **Step 2:** Complete the Electronic Entrance Interview on-line at studentaid.gov.
- **Step 3:** Complete an Unsubsidized Master Promissory Note (MPN) at studentaid.gov. **
- **Step 4:** Complete a Graduate PLUS Master Promissory Note (MPN) at studentaid.gov (if applying for this loan).

*All scholarship awards will automatically reflect an accepted status.

**If you have borrowed a Direct Subsidized/Unsubsidized Loan at a previous institution you may already have a Master Promissory Note (MPN) on file with the lender. You can confirm if you have an active MPN on file by logging into studentaid.gov. Once logged in, select Completed MPNs under the "My Loan Documents" menu. If you have an active MPN on file we can link this MPN to your Unsubsidized Loan award here at the School of Law. Therefore, some students may be able to skip Step 3.

B. ALLOCATION OF NEED-BASED INSTITUTIONAL SCHOLARSHIPS

In addition to the FAFSA, applicants for need-based institutional scholarships must submit a completed *2021-2022 Need-Based Scholarship Application* (www.law.udc.edu/page/FinAidForms). Submit this application **ONLY** if you can demonstrate financial need. (See Chapter III below for information about other types of scholarships, including merit-based scholarships, offered by the School of Law.)

Submission of a *Need-Based Scholarship Application* does not guarantee a scholarship award offer. Need-based scholarship funds are limited and are awarded on a first come, first serve basis to eligible admitted students.

In the awarding of need-based scholarships, priority will be given to students with the highest demonstrated need who complete their FAFSA by the priority deadline with all required supporting documentation.

C. THE AWARD DECISION

- Newly admitted students should expect to receive award offers within 2-3 weeks from the date they are offered admission **or** the date their financial aid application becomes complete.
- Continuing students who have submitted all required materials by the deadline should expect to receive preliminary offers beginning in June.

D. ADJUSTMENTS IN FINANCIAL ASSISTANCE PACKAGES

The Office of Financial Aid reserves the right to make adjustments in a student's award package due to:

- over-award status (the student's total awards exceed the standard cost of attendance),
- changes in institutional resources,
- changes in student enrollment status, or
- changes in academic status.

E. APPEALS

Formal appeals of financial aid awards should be made as soon as possible after the financial aid package is offered. The student making the appeal should submit a written statement detailing the reasons for appealing his/her award and provide supporting documentation.

F. DISBURSEMENT OF FINANCIAL AID FUNDS & REFUNDS

Financial aid funds are disbursed to students as follows:

- **UDC Law Need-Based and Merit Scholarships:** Are posted to student accounts by semester. Half of the scholarship is posted to the fall semester and half to the spring semester. **Note:** Scholarships are not offered during the summer semester. Also, institutional scholarships may be applied **only** to direct tuition costs and **not** to student fees.
- **Outside Scholarships/Grants:** The school will follow the instructions of the scholarship or grant program that awards the funds. Please inform the Office of Financial Aid of the amount awarded and the expected date that the award will be sent.

- **Federal Direct Unsubsidized Loans:** Federal Direct Unsubsidized Loans are transmitted to the school electronically in two equal disbursements. Usually the disbursements are made 10 days prior to/or at the beginning of each semester.
- **Federal Grad PLUS Loans:** Graduate PLUS loans are forwarded to the school electronically in two equal disbursements. Usually the disbursements are made 10 days prior to/or at the beginning of each semester.
- **Student Refunds:** If financial aid for a given semester is in excess of the student account balance due, the student is issued a student refund check for the excess amount. The refund will be mailed or direct deposited to the student within 14 days after funds are credited to the student account by the student accounts payable office.
- **Work-Study:** Both institutional and federal work-study students submit bi-weekly timesheets for which they are paid bi-weekly.

G. VERIFICATION

Some financial aid applicants will be selected by the U.S. Department of Education or Office of Financial Aid to go through a process called VERIFICATION. Students are randomly selected for “Verification” based on information submitted on their FAFSA. If you are selected for verification, you will need to complete a *Verification Worksheet*, which will be provided by the Office of Financial Aid. The completed *Verification Worksheet* and required supporting documentation must be submitted to the Office of Financial Aid within two weeks. Failure to submit verification information on time may result in a delay in the processing of your Federal Student Loan(s) and/or a loss of institutional financial aid.

In some cases, when verification is completed, the Office of Financial Aid may be required to recalculate your eligibility and forward it to the federal processor, who will forward a revised Student Aid Report (SAR) to you that reflects the change(s). If your award changes as a result of a recalculation, you will be notified in writing after verification has been completed (this process may take up to 3 weeks).

H. EXIT COUNSELING

Every recipient of a federal loan must complete exit counseling before graduation, or when he/she drops to less than half-time enrollment (6 or fewer credit hours). During exit counseling, students will receive detailed information regarding loan repayment, consolidation, deferments, forbearances, and default consequences. The exit counseling may be completed by visiting studentaid.gov. Once completed, the student will be able to obtain transcripts and diploma upon graduation.

I. INTERNATIONAL STUDENTS

International students who are not eligible non-citizens should research sources of financial assistance in their native countries and apply to international organizations. Some foreign countries do assist students studying in the United States. Occasionally, international students can obtain financial assistance from American business firms or professional organizations. Similar assistance may also be obtained from the United Nations and the Organization of American States. For further information, visit The Institute of International Education at www.iie.org. International students should also take advantage of financial aid search services available free of charge at FastWeb (www.fastweb.com) and Scholarship Search by Sallie Mae (www.salliemae.com/college-planning/tools/scholarship-search/).

III. SOURCES OF ASSISTANCE

A. SCHOLARSHIPS FOR ENTERING STUDENTS

In addition to the institutional need-based scholarships described above, the School of Law awards the following scholarships to entering law students in recognition of their outstanding academic and non-academic achievements, and to assist with first-year law school expenses. These scholarships are awarded on a one-time only basis, unless otherwise specified. It is possible to receive more than one scholarship award. However, your total institutional scholarships cannot exceed your direct tuition costs.

Incoming Merit Scholarships

All applicants are considered for an Incoming Merit Scholarship award based on the information provided in the application for admission. Awards are typically communicated at the time an offer of admission is extended. The criteria considered for the awarding of these scholarships include, but are not limited to: academic record, LSAT score, career goals, overcoming adversity or obstacles, extensive community involvement, military participation, range of employment and life experiences, DC residency, quality of written documents, diversity, and commitment to public service.

For entering students, no application is required for this scholarship award. The awards are made based on the information in the application for admission.

Named Scholarships

The School of Law offers multiple named merit- and need-based scholarships which are generously funded by foundations, law firms and individuals. These scholarships vary in their frequency, amounts, and eligibility requirements. Entering students will be considered for all available named scholarships for which they are eligible based on the information provided in the application for admission (or Need-Based Scholarship Application, as appropriate).

Need-Based Institutional Scholarships

Need-Based Scholarships are awarded to students with demonstrated financial need. Need-Based Scholarship applicants must apply annually by submitting a Need-Based Scholarship Application.

Outside Scholarships

Students are encouraged to seek out scholarships from outside sources. See Chapter V of this Handbook for more information. Please inform the Office of Financial Aid of any outside scholarships (the amount and expected date of award should be submitted to the school). Outside scholarships can impact the amount of loan aid offered; any loan aid awarded prior to receipt of such scholarships will be cancelled and the student will be responsible for the return of loan funds, as a balance will be generated.

B. SCHOLARSHIPS FOR CONTINUING STUDENTS

Continuing students (rising 2Ls, 3Ls and 4Ls) are eligible for institutional merit, named and need-based scholarships. Unless otherwise specified in the initial award letter, students must re-apply annually for need-based scholarships (see www.law.udc.edu/page/FinAidForms). The priority scholarship application deadline for continuing students is April 1st.

Institutional Merit Scholarships

Institutional Merit Scholarships are annual scholarships of varying amounts that are awarded based solely on GPA and applied directly to tuition.

Named Scholarships

The School of Law offers multiple named merit- and need-based scholarships which are generously funded by foundations, law firms and individuals. These scholarships vary in their frequency, amounts, and eligibility requirements. Factors considered include law school grades; quality of reference(s); contribution to the School of Law community; outstanding work in clinic; effort expended in academic pursuits, e.g., working part-time, family responsibilities, and community and social activism; and contribution and service to the Washington, DC, community. The Office of Financial Aid will notify continuing students of application availability and deadlines.

Need-Based Institutional Scholarships

Need-Based Scholarships are awarded to students with demonstrated financial need. Need-Based Scholarship applicants must apply annually by submitting a Need-Based Scholarship Application.

Outside Scholarships

Students are encouraged to seek out scholarships from outside sources. See Chapter V of this Handbook for more information. Please inform the Office of Financial Aid of any outside scholarships (the amount and expected date of award should be submitted to the school). Outside scholarships can impact the amount of loan aid offered; any loan aid awarded prior to receipt of such scholarships will be cancelled and the student will be responsible for the return of loan funds, as a balance will be generated.

C. THE FEDERAL DIRECT & GRAD PLUS LOAN PROGRAMS

Federal Direct Unsubsidized (Stafford) Loan

The federal Direct Unsubsidized Loan (sometimes referred to as the Stafford Loan) enables students to borrow from lenders to finance their educational expenses. Some important features of the Direct Unsubsidized Loan program are:

- **No credit check required.** Eligibility for the Direct Unsubsidized Loan is dependent upon the Free Application for Federal Student Aid (FAFSA), enrollment, and the School of Law's Cost of Attendance budget (living expenses, tuition and fees).
- **Interest Rates:** The following interest rates apply to loans processed starting July 1, 2020, through June 30, 2021. (Rates for the next period will be released in Spring 2021.)
 - 4.30% for Direct Unsubsidized Loans, with a 1.059% loan origination fee.

- **Borrowing Limits:** Students may borrow a maximum of \$20,500 each academic year through the Direct Loan Program. Please note that the academic year runs from Fall 2020 through Summer 2021. The combined (total undergraduate plus graduate) aggregate loan limit for federal Direct Loans is \$138,500.

Federal Grad PLUS Loan

The Grad PLUS is a federal credit-based unsubsidized loan available to eligible students with financial need that is unmet by other financial aid. The maximum a student may borrow in Grad PLUS loan funds is the Cost of Attendance minus total financial aid received. Grad PLUS is a federal loan and may be consolidated with other federal loans at repayment. Students who wish to receive the Grad PLUS loan must apply at studentaid.gov.

- **Interest Rates:** The following interest rates apply to loans processed starting July 1, 2020, through June 30, 2021. (Rates for the next period will be released in Spring 2021.)
 - 5.30% for Direct Grad PLUS Loans, with a 4.228% loan origination fee.
- **Borrowing Limits:** There is no annual or aggregate maximum for Grad PLUS Loans, but awards may not exceed unmet need and/or cost of attendance.

D. PRIVATE LOANS

A number of lenders offer educational loans to credit-worthy borrowers. Before applying for a private loan, check the terms of the Grad PLUS loan because it can be consolidated with your other federal loans. Private loans cannot be included in a federal loan consolidation.

E. BAR EXAMINATION LOANS

The Bar Examination Loan is a post-graduate private loan available to credit-worthy borrowers to assist with the cost of a bar preparation course and living expenses while studying for the bar exam. Since this is a private loan, it may not be part of a federal consolidation loan. Students will be provided with a list of participating lenders during their final year.

F. WORK-STUDY

Work-study is not generally included in students' initial Financial Aid awards. Instead, students may apply for work-study placement in August (date/time TBA), and begin working October 1. Students are paid an hourly rate and on a bi-weekly basis. Work-study awards vary depending on student financial need and the UDC Law work-study appropriation.

On-Campus Work-Study

On-campus work-study students work in various jobs at the School of Law, i.e., the law library, law school faculty, administration and clinic offices. First-year students may apply for on-campus work-study only.

Off-Campus Federal Work-Study

In some cases, off-campus work-study jobs are awarded with first preference given to third-year students and second preference to second-year students. Eligible students are given the opportunity to apply for career-related and community service positions at eligible off-campus organizations.

G. VETERAN EDUCATION BENEFITS

UDC Law is committed to assisting military veterans and their families in taking advantage of their educational benefits to facilitate opportunities for educational and professional growth. The Department of Veteran Affairs (DVA) administers a number of education and training benefits for which veterans may be eligible. Some might find that they are eligible for more than one benefit or that one program is more suited to their educational goals than another. For questions regarding VA education benefits, students may send an inquiry to military@udc.edu.

Chapter 30 – Montgomery GI Bill (MGIB)

This benefit provides education benefits to Veterans and Service-members who have at least two years of active duty. Eligible Service-members may receive up to 36 months of education benefits. The monthly benefit paid to veterans is based on the type of training they take, length of their service, their category, any college fund eligibility, and if they contributed to the \$600 buy-up program.

Chapter 31 – Vocational Rehabilitation and Employment (Voc Rehab)

This benefit is designed to assist veterans with a service-connected disability in obtaining and maintaining employment. A service-connected disability rating is required as part of the eligibility requirements. Veterans should apply for vocational rehabilitation through their Veteran Services Office. They will receive guidance from the Vocational Rehabilitation and Counseling Division of the DVA regarding application and admission requirements.

Chapter 33 – Post 9/11 GI Bill

If you have at least 90 days of aggregate active duty service after Sept. 10, 2001, and are still on active duty, or if you are an honorably discharged Veteran or were discharged with a service-connected disability after 30 days, you may be eligible for this VA-administered program. Under this program the following payments are made:

- Full tuition and fees are paid directly to the school for all public school in-state students (minus any tuition only aid that may be received),
- Monthly housing allowance, and
- Annual books and supplies stipend.

Yellow Ribbon Scholarship

This is a matching scholarship program between UDC Law and the VA. For every dollar that UDC contributes, the VA will contribute a one-to-one dollar match, up to 50% of unmet need (non-resident tuition).

Chapter 35 – Survivors and Dependents Assistance (DEA)

This benefit offers education and training opportunities to eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition or of Veterans who died while on active duty or as a result of a service-related condition.

Chapter 1606 – Montgomery GI Bill Selected Reserve (SR)

The MGIB-SR program provides education and training benefits to eligible members of the Selected Reserve, including the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. Eligibility for this program is determined by the Selected Reserve components and VA makes the payments.

Chapter 1607 – Reserve Educational Assistance Program (REAP)

REAP provides educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency declared by the president or Congress.

For more information on Veteran education benefits or to determine eligibility visit www.benefits.va.gov/gibill/ or call (800) 442-4551.

IV. FINANCIAL AID POLICIES

A. SATISFACTORY ACADEMIC PROGRESS

In accordance with federal regulations, the University of the District of Columbia David A. Clarke School of Law (UDC Law) has established the following Satisfactory Academic Progress (SAP) standards that must be met in order to receive federal financial assistance. These SAP standards relate solely to eligibility for federal financial assistance and do not replace other UDC Law policies related to academic standing and degree progression.

In order to maintain SAP for federal financial aid eligibility, UDC Law students must meet the following standards:

Grade Point Average (Qualitative Measure)

Students must maintain a minimum cumulative grade point average (GPA) of 2.0 in order to receive federal financial aid during their course of study. GPA is computed by dividing the number of quality points by the number of credit hours for which the student has registered based on his or her academic record.

Annual Credits (Quantitative Measure)

Students must successfully complete a minimum of **66.7** percent of all attempted credits each academic year. This is computed as **successfully completed credits ÷ attempted credits**. The following course designations are included in attempted hours:

- Withdrawals
- Incompletes
- Repeated coursework
- Failing grades
- Failing grades in pass/fail courses

Total Allowable Credits (Maximum Timeframe Measurement)

Students must complete their degree requirements within **150** percent of the number of credits required to complete the degree. All coursework which is attempted is included, but not limited to, repeat and incomplete coursework.

Overall Credits Completed (Pace)

Students must successfully complete a minimum of **66.7** percent of all courses attempted within their academic degree. Students who do not meet pace are not eligible for financial aid. Pace is calculated annually in order to determine if the student is making the necessary progression to complete the degree program within the maximum timeframe. This is computed as **cumulative successfully completed credits ÷ cumulative attempted credits**.

Measurement	JD Full-time	JD Part-time
Minimum GPA	2.0	2.0
Minimum Annual Credits Earned	66.7%	66.7%
Minimum Cumulative Credits Earned	66.7%	66.7%
Maximum Timeframe	135 attempted credits	135 attempted credits

The Office of Financial Aid will evaluate SAP for all students mid-June after the Spring grades have been posted to determine financial aid eligibility for the next academic year. In addition, SAP will be reviewed to alert students who may be in danger of failing. This review will happen in January after the Fall semester grades have been posted. Students who have failed to meet federal SAP requirements at the end of the Spring semester will be ineligible to receive any federal financial aid for the upcoming academic year.

Students who are not making SAP at the mid-year evaluation will receive an email to their UDC email addresses to alert them of their SAP status. Students who have failed to meet SAP at the end of year evaluation will receive a notification to their UDC email addresses and a letter sent to their preferred mailing address.

SAP Appeal

A student with extenuating circumstances may appeal the denial of federal financial aid by submitting a SAP Appeal Form within 7-10 business days from the date the failure notice was sent. The appeal must be made in writing to the SAP Appeal Committee, which will consist of university administrators, in care of the UDC Law Office of Financial Aid. Appeals will be considered in cases where there has been a death of a relative, injury or illness of the student or other special circumstances. The explanation must be supported by documentation. The committee may decide to consult with deans or professors to determine if the appeal may be approved on a probationary basis for one semester, as long as it is feasible for the student to meet all SAP requirements.

When submitting an appeal, the following must be included:

- Completed Satisfactory Academic Progress Appeal Form.
- A signed letter of explanation describing why the student failed to make SAP along with supporting documentation(s) to substantiate his or her explanation. Documentation should be from an unrelated individual, such as professors, clergy members, or doctors as appropriate.
- An explanation of how the student plans to remedy his or her situation in order to meet the requirements at the end of the probationary period.

Reinstatement of Financial Aid Eligibility

Students who have failed SAP can regain their financial aid eligibility for future semesters by meeting SAP standards. Students who were placed on financial aid probation due to an approved SAP appeal must meet all SAP standards after that one probationary semester in order to re-establish their eligibility for future semesters.

*****Please note: Students who lost financial aid cannot be reinstated retroactively for previous semesters. *****

B. FEDERAL RETURN OF TITLE IV FUNDS POLICY

Federal regulations require the School of Law to calculate a Return of Title IV Funds on federal financial aid recipients who withdraw officially or unofficially* from all classes on or before the 60% attendance point in a given semester. If a student stops attending classes, the student is responsible for contacting the Associate Dean for Academic Affairs to discuss officially withdrawing from classes. The Office of Financial Aid will notify the student in writing within 30 days of the withdrawal of the amount and source of any financial aid that is required to be returned, financial aid status, and loan exit counseling where applicable. Please note that the Tuition Refund and Federal Return of Title IV Funds Policies are two independent policies. Depending on when a student withdraws both policies may be applicable. As a result, the student may owe or may be due a credit balance from the university.

*An unofficial withdrawal refers to a student who registers for classes but does not attend.

V. ADDITIONAL INFORMATION

A. OUTSIDE SCHOLARSHIP SOURCES

To minimize debt, students should pursue every source of funding for which they may be eligible, including scholarships offered by the School of Law and those offered by outside organizations. In addition, the School of Law's Office of Career & Professional Development is a source of information about paid fellowships and internships.

Below you will find a list of scholarships that are sponsored by outside organizations and available to law students. **Descriptions, deadlines, and website links for these scholarships are provided on the School of Law's website at www.law.udc.edu/page/OutsideScholarships, which is updated periodically throughout the year.**

Along with these outside scholarships, students should investigate graduate funding opportunities that are personally relevant, such as those provided by their undergraduate institutions; current and former employers; social and professional organizations; and state and local bar associations, foundations and government agencies. Students may also want to register for these free scholarship websites, which cover most nationally available law school scholarships: FastWeb (www.fastweb.com) and Scholarship Search by Sallie Mae (www.salliemae.com/college-planning/tools/scholarship-search/).

General Private Scholarships

- Abbott & Fenner Scholarship
- AES Engineering Services Scholarship
- American Association for Justice (AAJ): AAJ Trial Advocacy and Leesfield/AAJ Scholarships
- American Association of Law Libraries (AALL) Scholarship Program
- American College of Consumer Financial Services Lawyers (ACCFSLF) Writing Competition
- Answering Legal's Future Attorneys of America Scholarship
- Arash Law Scholarship
- Arnold & Itkin LLP Academic Scholarship
- Association of Former Intelligence Officers (AFIO) Graduate Scholarships
- Attorneys.org Legal Scholarship
- Baumgartner Law Firm Law Student Scholarship
- Bisnar Chase Branch Out Scholarship
- Brandy Austin Law Racial & Social Justice Scholarship
- Brown Bass & Jeter Community Leadership Scholarship
- Bryce Harlow Foundation Fellowship Program
- ChapmanAlbin Scholarship for Law Students
- Charles E. Joseph Employment Law Scholarship
- Chris J. Roy, Jr. APLC Scholarship
- Console & Associates P.C. Legal Scholarship
- Cosmos Club Foundation: Cosmos Scholars Grant Program
- Court of Federal Claims Bar Association: Carole Bailey Scholarship
- Davis-Putter Scholarship Fund
- DDRB Lawyers Legal Scholarship
- Donaldson & Weston Distracted Driving Awareness Scholarship

- Elite Lawyer Scholarship
- Emerson Straw Texting and Driving Prevention Scholarship
- Enjuris Scholarship Essay Contest
- Fales & Fales, P.A. Law Enforcement Family Member Scholarship
- Familia America Immigration Scholarship
- Federal Circuit Bar Association: Judicial Scholarships & Association Scholarships
- Federal Communications Bar Association (FCBA) Foundation: Law School Scholarship Program
- Federal Employee Education & Assistance Fund
- Food and Drug Law Institute: H. Thomas Austern Memorial Writing Competitions
- The Gene Harrelson Humanitarian Scholarship
- General Counsel, P.C. First Generation Law Student Scholarship
- GJELL Law Student Scholarship
- Goldman Babboni Fernandez & Walsh Justice Pays Scholarship
- Grungo Colarulo Giving Back to the Community Scholarship
- Hodge & Langley Law Firm Texting and Driving Prevention Scholarship
- Jacoby & Meyers Law School Student Scholarship
- Japanese American Citizens League National Scholarship Program
- Kamper Estrada Help Your Home State Scholarship
- KNR Robert Redick Memorial Scholarship
- Krist Law Firm P.C. National Scholarship
- Lamber-Goodnow Injury Law Team Law School Scholarship
- The Larson Law Office Scholarship
- Laws101.com Scholarship
- Lubell Rosen Essay Scholarship
- The May Firm Scholarship
- Megeredchian Law: Break The Habit Distracted Driving Scholarship
- Michael Maggio Immigrants' Rights Summer Fellowship Program
- Michigan Workers Comp Law Scholarship
- The Moses and Rooth Legal Scholarship
- NAACP Legal Defense and Educational Fund, Inc.: Earl Warren Scholarship
- National Asian Pacific American Bar Association (NAPABA) Law Foundation Scholarships
- National Contract Management Association, DC Chapter: Outstanding Academic Achievement Award
- Nava Law Group Scholarship
- Nicholas Braswell Strong Roots Scholarship and Essay Contest
- Oleg Fastovsky Outstanding Citizen Scholarship and Essay Contest
- Patrick Malone & Associates "Representing Real People" Scholarship
- Peck Law Group Elder Abuse and Neglect Article Scholarship
- The Players Trust: Michael Weiner Scholarship for Labor Studies
- Polsky, Shouldice & Rosen, PC Rise Above Scholarship
- Price Benowitz Social Justice Scholarship
- The Reeves Law Group Future Lawyer Scholarship
- Reiff Law Firm Legal Scholarship
- The Richard Linn American Inn of Court: Mark T. Banner Scholarship for Law Students
- Robert A. Shuker Scholarship Fund
- Rollins and Chan Law Firm Criminal Law Essay Competition
- Schochor, Federico and Staton, P.A. Scholarship
- Scrofano Law PC Aspiring Public Defender Scholarship
- Simeone & Miller, LLP Good Lawyers & Good People Scholarship

- Simplr Artificial Intelligence and Technology Scholarship
- Smith & Eulo Legal Scholarship
- Spolin Law Civil Rights and Criminal Law Essay Competition
- Steinger, Iscoe & Greene Law Scholarship for Child Advocates
- Steve Duckett Local Conservation Scholarship
- Student Award Search Aid: B. Davis Scholarship
- Sutliff & Stout Law School Scholarship Contest
- Tiftickjian Law Firm, P.C. Juvenile Justice Law School Scholarship
- Timothy J. Ryan & Associates Law Scholarship
- Tobin Injury Law CHAI x 66 Scholarship
- Type Media Center: Robert Masur Fellowship in Civil Liberties
- Venardi Zurada LLP
- vLex Justis International Law and Technology Writing Competition
- Washington Bar Association Educational Fdn: Charles Hamilton Houston Scholarship Essay Contest
- Washington Bar Association Educational Fdn: Chief Judge Eugene Hamilton Scholarship Competition
- Worgul, Sarna & Ness, Criminal Defense Attorneys, LLC Scholarship

Diversity Scholarships

- American Association for Justice (AAJ): Richard D. Hailey Scholarship
- American Association of Law Libraries (AALL): George A. Strait Minority Scholarship & Fellowship
- American Bar Association: Legal Opportunity Scholarship Fund
- American Hellenic Educational Progressive Association (AHEPA): National Educational Foundation Scholarships
- American Indian College Fund: Full Circle Scholarships
- American Indian Graduate Center
- Arent Fox LLP: Diversity Scholarship
- Asian Pacific American Bar Association Educational Fund (AEF)
- Banner & Witcoff: Donald W. Banner Diversity Fellowship
- BestColleges.com Scholarship Guides
- Buckfire & Buckfire, P.C.: Law School Diversity Scholarship
- Congressional Black Caucus Foundation, Inc.: CBC Spouses Education Scholarship
- Davis Wright Tremaine, LLP: 1L Diversity Scholarship Program
- DRI Law Student Diversity Scholarship
- Fish & Richardson: 1L Diversity Fellowship Program
- Goodwin Procter LLP: Diversity Fellowships
- Hispanic Bar Association of DC (HBA-DC) Foundation Scholarships for 3L/4L Students
- Hispanic Scholarship Fund (HSF)
- Iranian American Bar Association Foundation Scholarships
- J. Franklyn Bourne Bar Association Scholarship Fund
- Japanese American Bar Association (JABA) Educational Foundation Scholarships
- The Korean American Scholarship Foundation (KASF): Eastern Regional Chapter Scholarships
- Latham & Watkins LLP: 2L Diversity Scholars Program
- Leadership Council on Legal Diversity: 12 Months of Diversity & Inclusion Opportunities
- Mexican American Legal Defense and Educational Fund
- Michigan Auto Law: Law Student Diversity Scholarship
- Minority Corporate Counsel Association (MCCA) LMJ Scholarship Program

- National Bar Association: NBI Law Student Fellowship Program
- Paul and Daisy Soros Fellowships for New Americans
- The Point Foundation: National LGBTQ Scholarship Fund
- Sons of Italy Foundation
- Thurgood Marshall College Fund (TMCF)
- Vietnamese American Bar Association of the Greater Washington DC Area (VABA-DC)

Scholarships for Women

- American Association for Justice (AAJ): Mike Eidson Scholarship
- American Association of University Women Educational Foundation: Selected Professions Fellowships
- Kerri Castellini Women’s Leadership Scholarship
- The Pearce Law Firm: Empowering Women in Law Scholarship
- P.E.O. International Peace Scholarship
- Rosenfeld Injury Lawyers Single Mother Scholarship
- Women in Defense: WID Scholar Program

Scholarships for Students Impacted by Disability, Injury or Illness

- Alexander Graham Bell’s Association for the Deaf and Hard of Hearing: George H. Nofer Scholarship for Law and Public Policy
- Disabled World: Disability Scholarships and Disabled Student Financial Aid Programs
- Ernst Law Group Brain Injury Caregivers Scholarship
- Harris Personal Injury Lawyers, Inc.: Injury Scholarship
- HSF Personal Injury Law Firm Car Accident Survivor Scholarship
- Karman Healthcare Mobility Disability Scholarship
- The Mesothelioma Cancer Alliance Scholarship
- National Collegiate Cancer Foundation
- National Federation of the Blind Scholarship Program
- Reiter & Walsh, P.C.: ABC Law Centers Cerebral Palsy Scholarship
- Law Office of Renkin & Associates: Leukemia & Lymphoma Law School Scholarship
- The SAMFund Grants & Scholarships

Home State Scholarship Examples

- Association of Black Women Lawyers of New Jersey, Inc. (ABWL-NJ)
- Black Lawyers Association of Cincinnati (BLAC): William McClain Scholarship
- Black Women Lawyers Association of Los Angeles Foundation: Dolores Randolph Bauer, Vera Brown-Curtis Hayes, and Judge Vaino Hassan Spencer Scholarships
- Hudson County Bar Foundation (HCBF) Scholarships
- J.L. Turner Legal Association Foundation
- Jewish Federation of Greater Philadelphia: Ida Foreman Fleisher Fund
- Norfolk and Portsmouth Bar Association Foundation: Elizabeth Barrett Fitzwater Memorial Scholarship
- Scholarship Foundation of Santa Barbara

B. LENDER'S LANGUAGE

Terms Every Borrower Should Know (Based on AccessLex's Glossary of Terms)

Accrued Interest – Interest that accumulates on a loan and is payable by the borrower or, in the case of federal Direct Subsidized Loans, by the federal government during in-school, grace, and approved deferment periods.

Amortization – Paying a loan over time through periodic payments calculated to pay off the debt at the end of a fixed period, including accrued interest.

Annual Percentage Rate (APR) – A percentage calculation that reflects the total cost of a loan (interest plus all fees) on an annual basis.

Capitalization – The process of adding accrued interest and/or fees to the principal balance of a loan. Interest then accrues on the new principal balance.

Default – The failure to repay a loan as agreed or to meet other terms of the promissory note. Default will negatively affect your credit rating.

Deferment – A period during which the repayment of the principal amount of the loan is suspended as a result of the borrower's meeting one of the requirements established by law and/or contained in the promissory note. During this period, the borrower may or may not have to pay interest on the loan.

Deferred Interest – The accrued interest that the borrower does not have to pay until a later date. Such deferred (accrued) interest will be capitalized.

Delinquency – A period that begins on the day after the due date of a payment when the borrower fails to make the equivalent of one full payment.

Disclosure Statement – A statement of the actual loan costs, including the interest rate and any additional fees, which is presented to the borrower at the time the loan is made.

Entrance Counseling – A borrower must participate in loan entrance counseling prior to the first disbursement of a federal student loan at a school. The purpose of this counseling is to: (1) reinforce the importance of repaying student loans; (2) describe the consequences of defaulting on the loan; (3) explain the use of the Master Promissory Note (MPN); (4) provide sample monthly repayment information. Other useful budgeting and debt management information also is recommended. This counseling can be completed at studentaid.gov.

Exit Counseling – A mandatory session for federal student loan borrowers where information is presented prior to graduation or following a drop in enrollment status to less than half time. Information presented includes loan repayment and debt management strategies. This counseling can be completed at studentaid.gov.

Federal Consolidation Loan – A federal loan made by the U.S. Department of Education that allows you to combine one or more federal student loans into one new loan, often with a longer repayment term and, thereby, a lower monthly payment.

Federal Direct Loan – Sometimes still referred to as the Federal Stafford Loan, this is a federal education loan issued by the Department of Education. There are two types, subsidized and unsubsidized. Direct Subsidized Loans are based on need, and the interest is paid by the federal government while the borrower is in school, during the grace period, and during approved deferment periods. Direct Unsubsidized Loans are not based on

need, and the borrower is responsible for paying all the interest that accrues as soon as funds are disbursed. Graduate and professional students are eligible only for Direct Unsubsidized loans, which are not based on need, and begin accruing interest at disbursement.

Federal Family Education Loan Program (FFELP) – Under this program, private lenders provided loans to students that were guaranteed by the federal government. These loans included Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford Loans, FFEL PLUS Loans, and FFEL Consolidation Loans. Federal student loans under the FFEL Program are no longer made by private lenders. Instead, all new federal student loans come directly from the U.S. Department of Education under the Direct Loan Program.

Forbearance – An agreement by the loan holder/servicer and the borrower to accept a temporary suspension of scheduled loan payments, smaller payments than were previously scheduled, or an extension of time for making payments. Forbearance may be given for circumstances not covered by deferment that adversely affect the borrower's ability to meet loan payment obligations, such as economic hardship.

Grace Period – This period begins the day after the borrower ceases to be enrolled at least half-time at an eligible school and continues until the loan repayment period begins. No payments are required during the grace period and interest continues to be subsidized on any subsidized loans during this period. The grace period for Federal Direct Loans is six (6) months.

Grad PLUS Loan – A credit-based, unsubsidized loan made by the U.S. Department of Education to graduate or professional students. The borrower is fully responsible for paying the interest regardless of the loan status. If the borrower does have adverse credit, he or she can provide an endorser who does not have adverse credit in an effort to obtain the loan. An amount up to the cost of attendance less any other financial aid can be borrowed in a given academic year. There are no aggregate borrowing limits in this program.

Interest – A charge for the use of money. Interest is calculated as a percentage of the loan principal. The interest rate charged can be fixed, which means it does not change over the life of the loan, or the rate can be variable, in which case, it changes periodically. The percentage rate may be tied to one of several financial indexes such as the Prime Rate, LIBOR, or U.S. Treasury Bills.

Lender – The bank, savings and loan, credit union, or other approved entity from which the borrower obtains a loan.

Loan Period – The academic year or portion thereof for which the applicant is enrolled and is seeking one or more loans.

Master Promissory Note (MPN) – The legally binding contract between the borrower and the lender of a Federal Direct Loan or a Federal PLUS Loan (i.e. the federal government). By signing a MPN, the borrower agrees to all terms and conditions, including the responsibility to repay all borrowed funds along with any interest and fees that are charged. Unlike other promissory notes where only one loan can be borrowed per signed note, the MPN allows a student to borrow multiple federal loans using a single note (for up to 10 years).

Origination Fee – A loan processing fee that is payable to the lender or loan originator; in the case of federal loans, the fee is paid to the federal government. It is calculated as a percentage of the principal amount borrowed and is typically charged to the student by the lender. This fee is normally deducted from the amount of the loan disbursement.

Principal Balance – The outstanding amount of the loan. Generally, as the loan is repaid, a portion of each payment goes to accrued interest and a portion reduces the outstanding principal balance. The principal balance can increase when accrued interest and/or fees are capitalized.

Promissory Note – A legal document signed by the borrower when obtaining a loan. It lists the conditions under which the loan is made and the terms under which the borrower agrees to repay the loan (see Master Promissory Note).

Public Service Loan Forgiveness (PSLF) – The PSLF Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying payments on those loans while employed full time by certain public service employers.

Repayment Period – The length of time the borrower has to repay a loan. The start date and length of the repayment period will be defined in the loan agreement/repayment disclosure statement. The length of the repayment period may differ by loan type and/or by the repayment option chosen by the borrower.

Repayment Schedule – A plan which sets forth the principal and interest due in each installment, the maximum number of payments required to pay the loan in full, the current interest rate, and the due dates of the first and subsequent payments.

Servicer – An organization that handles billing, collections, deferments, customer inquiries, and other loan transactions for the lender/holder.

Terms – The specific conditions of a loan, including the requirements governing receipt and repayment of a loan. It is often used more specifically to refer to the charges for the loan, such as the interest rate and fees.

C. IMPORTANT DEADLINES

DEADLINES FOR PRIORITY CONSIDERATION	
UDC Law Financial Aid Application (www.law.udc.edu/page/FinAidForms)	Continuing Students: April 1st Entering Students: March 15th
FAFSA form submitted to federal processor (studentaid.gov) (School Code B08083)	Continuing Students: April 1st Entering Students: March 15th
Need-Based Scholarship Application (www.law.udc.edu/page/FinAidForms)	Continuing Students: April 1st Entering Students: June 28th

AWARD NOTIFICATIONS TO STUDENTS	
Continuing Students	With complete on-time aid applications: Award notifications to students begin in June.
Entering Students	With complete on-time aid applications: Award notifications to students begin 2-3 weeks after application submission date.
NOTE: The UDC Law FAFSA Code is B08083	

D. CONTACT INFORMATION

CONTACT THE OFFICE OF FINANCIAL AID	
Dalmarie Lawrence, Director of Financial Aid Phone: (202) 274-7337 Fax: (202) 274-7292 Email: lawfinaid@udc.edu	Kimberly Salters, Assistant Director of Financial Aid Phone: (202) 274-6276 Fax: (202) 274-7292 Email: lawfinaid@udc.edu
CONTACT THE OFFICE OF ADMISSION	
Anthony Ervin, Associate Dean of Admission Phone: (202) 274-7341 Fax: (202) 274-7304 Email: lawadmission@udc.edu	

**UDC David A. Clarke School of Law
Office of Financial Aid, Suite 212
4340 Connecticut Avenue NW
Washington, D.C. 20008
Phone: 202-274-7337 or 202-274-6276
Fax: 202-274-7292
www.law.udc.edu**