

Securing Federal Financial Aid in Five Basic Steps

Below are the basic steps to follow to obtain federal loans for law school. Please review this information carefully and take the recommended steps as soon as possible.

Step One:

COMPLETE YOUR FAFSA

There are currently two federal loans that will cover the cost of attendance to law school; the unsubsidized Stafford loan and the GradPLUS loan. Your eligibility for both loans will be determined by the information in your Free Application for Federal Student Aid (FAFSA). Visit fafsa.ed.gov for the application and instructions. When completing your FAFSA, you should note the following:

- a Completing your FAFSA will not affect your being considered for scholarship assistance from the law school.
- b JD candidates are automatically considered independents for FAFSA purposes. As a result, your parents' financial information is not considered when determining your financial eligibility.
- c The FAFSA should be completed by March 1 if possible so that you can fully assess your eligibility for federal loans before your seat deposits and tuition are due. It typically takes four to six weeks for this information to be processed and forwarded to the schools you selected.
- d Include the 'SAMFORD UNIVERSITY BIRMINGHAM, AL' federal school code 001036 to ensure that Samford's Office of Financial Aid will receive your FAFSA information once processed.
- e The academic year begins in August. Your FAFSA will determine your eligibility to receive federal funds for the school year starting with the fall term in August and the following spring and summer terms. If you are considering taking the 1L Summer courses that begin in May prior to your first semester of law school, you must additionally complete the previous year's FAFSA to be considered for federal financial aid for summer school. If you have already completed the previous year's FAFSA, simply log into the FAFSA website and add Samford's federal school code (001036) to the list of schools that will receive your information.



Step Two:

WATCH FOR EMAILS FROM SAMFORD UNIVERSITY'S OFFICE OF FINANCIAL AID (OFA)

Completing your FAFSA is only the beginning. There are additional steps that must be completed before receiving federal student loans. Samford's OFA corresponds with students electronically. Updates on your financial aid award will be sent to you via your [Samford email account](#). Please check your Samford email account regularly for instructions on how to complete the processing of your federal student loans.

Step Three:

REVIEW THE COST OF ATTENDANCE FOR SAMFORD UNIVERSITY'S CUMBERLAND SCHOOL OF LAW

The cost of attendance (COA) is an estimate of your expenses for a given academic year. The items in that calculation include tuition, fees, room and board, books, transportation, and other miscellaneous expenses. The current cost of attendance can be found online at cumberland.samford.edu/admissions/financial-aid-scholarships/.

Step Four:

ESTIMATE YOUR NEED

It cannot be emphasized enough the importance of creating your own budget. Tuition and fees are not the only fixed costs for which a student is responsible each academic year. The remaining items in the COA calculation can be used as a guide, but your particular financial need may vary from the amounts listed. For example, if you have a roommate while in law school, you might not need to borrow all of the amount listed for room and board. Or if your spouse or relative is providing living arrangements, you might be able to eliminate that expense. On the other hand, you could be among those who require additional assistance for dependent children or have some other extenuating circumstance. Only you can estimate what your financial need will be while you're obtaining your law degree.

Step Five:

APPLY FOR GRADPLUS LOANS THROUGH SAMFORD'S OFA, AS INSTRUCTED

A GradPLUS loan is a federal loan that will allow you to borrow additional funding in an amount up to the COA for a given academic year. As noted in Step Two above, Samford's OFA will inform you of your federal unsubsidized Stafford Loan eligibility. It is only after your Stafford loan eligibility is determined that you will be able to apply for a GradPLUS loan. This process must be conducted at the direction of the OFA.



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