

***Applying for Financial Aid
at the
University Of Utah
S.J. Quinney College of Law***

***Law Students
2010-2011***



Fall Semester 2010
Spring Semester 2011
Summer Semester 2011

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This information supplements instructions accompanying the Free Application for Federal Student Aid (FAFSA).

CAREFULLY FOLLOW ALL INSTRUCTIONS ON ALL APPLICATION MATERIALS.

GENERAL INFORMATION

The Financial Aid and Scholarships Office is located in 105 Student Services Building (SSB). Staff members are available to assist students Monday and Wednesday through Friday from 8:00 a.m. to 5:00 p.m. and with limited services on Tuesdays. Students may contact the office at (801) 581-6211. In addition, Law students and applicants may meet with a financial aid counselor at the College of Law on Tuesdays between 11:00 a.m. and 1:00 p.m., in the Howell Conference Room on the second floor. No appointments are necessary.

When corresponding with the Financial Aid and Scholarships office, please use this address:

University of Utah
Financial Aid and Scholarships Office
201 South 1460 East, Room 105
Salt Lake City, UT 84112-9055

Students should visit the Financial Aid and Scholarships Web site at www.sa.utah.edu/finance to learn more about the Financial Aid and Scholarships office. Also, students should check the Campus Information System to review the status of their financial aid file.

The student applicant's name and student ID number must be included on all documents submitted. The Social Security Number is not required on most documents, but there may be some delay in processing financial aid documents if the number is not provided. Most completed documents may be submitted by FAX. The FAX number for the Financial Aid and Scholarships office is (801) 585-6350. There is also a drop box available outside the Financial Aid and Scholarships office for after-hours submission of documents.

All students should keep their mailing address updated through the Campus Information System to permit timely correspondence from the Financial Aid and Scholarships office. Contact the Registrar's Office at (801) 581 -8969 for additional assistance. It is important to check your University of Utah assigned email (Umail) account often as this is our primary means of communication.

WHAT IS FINANCIAL AID?

Financial Aid consists of any combination of scholarships and government insured loans or private loans awarded to students to help cover the cost of attending law school. *Remember, a student may receive Federal Aid at only one postsecondary institution at a time.*

The University of Utah S.J. Quinney College of Law and the Financial Aid and Scholarships office assist students in meeting the cost of attending law school through various scholarships and loans as described in "Types of Aid". However, financial aid is supplementary to the contribution made by the student and/or family. The student and family are expected to provide the maximum assistance possible.

ELIGIBILITY FOR FINANCIAL AID

The following basic criteria must be met to qualify for Federal Aid.

Need:

Eligibility for most financial aid is based on need. A student's financial need equals the difference between what the University of Utah estimates it will cost to attend this institution (referred to as the student budget) and the amount the student and the family will be expected to provide, as determined by the U. S. Department of Education using information submitted on the Free Application for Federal Student Aid (FAFSA).

The standard student budget includes tuition and fees, books and supplies, room and board, transportation, the cost of mandatory health insurance, and miscellaneous expenses. Budget amounts vary according to where the student will live during the school year (on-campus, off-campus, or with parents) and by the student's year in college. Students who have an exceptional circumstance regarding day care or elderly care expenses, may talk to a financial aid counselor concerning potential adjustments.

Admittance and Enrollment:

A student must be accepted to the University of Utah College of Law and through the University of Utah Graduate Admissions Office to qualify for aid or to receive an offer of aid. Students must be enrolled and maintain a minimum of half-time status (5 credit hours) to receive Federal Financial Aid. Full-time status (9 credit hours) is required for Work Study.

Satisfactory Academic Progress:

Students are expected to complete at least 67% of the credits attempted during their academic career at the University of Utah and maintain a minimum cumulative grade point average of 2.0. Students must also complete their degree within the time frame mandated by the College of Law.

Citizenship Status:

Only United States citizens or permanent residents are eligible for federal financial aid assistance. Students who declare themselves eligible non-citizens may be asked to provide documentation of their Resident Alien Registration Receipt Card annually. Citizenship status will be verified with the Department of Homeland Security.

APPLICATION PROCESS:
(Applications, Filing Deadlines and Required Documents)

Applicants are encouraged to complete the Free Application for Federal Student Aid (FAFSA) prior to admission. To meet the ideal file completion deadline of April 1, students should submit the FAFSA and other necessary forms before April 1. The application is available online in January. (See application details below.)

APPLICATIONS: *(Carefully follow all instructions on the application)*

Federal Application (FAFSA). Students should apply online at www.fafsa.ed.gov.

When completing the questions on the FAFSA, pay close attention to the information requested. For example, when students list the universities they plan to attend, they must also indicate where they will live, using the Housing Codes listed on that section of the application. Please note—

- The University of Utah and its Title IV Code (0036750) must be listed.
- The University of Utah Financial Aid and Scholarships office address is:
201 South 1460, East, Room 105
Salt Lake City, UT 84112-9055
- If the University of Utah is preprinted on the FAFSA, be sure to check the "Yes" box to release information to the same colleges you listed in 2010-2011. If it's NOT preprinted, add it under new colleges for 2010-2011.

UFORM. Institutional Application for Financial Aid. The UFORM must be completed online at www.sa.utah.edu/finance.

College of Law Need-Based Scholarship Application. Forms should be completed and submitted back to the Office of Admission for the College of Law by April 1, or within 2 weeks of receipt. Send forms to the following address:

S.J. Quinney College of Law
Office of Admissions
332 South 1400 East, Room 101
Salt Lake City, Utah 84112

Filing Deadlines:

Students should complete their financial aid files by April 1, 2010. A complete file includes, but is not limited to, filing the FAFSA, submitting a UFORM, and completing any incomplete checklist item (most often tax documents necessary for students selected for verification by the Financial Aid and Scholarships office).

Students who do not meet the above deadline should apply no later than 120 days prior to the beginning of the semester for which they want to receive aid. If filing has occurred late in

the year, processing may not be completed soon enough to allow for timely payment of tuition, fees, books and other expenses. In such cases, these costs must be covered from the student's own resources to avoid late fees.

Additional Documents:

Student Aid Report (SAR). Approximately 2-3 weeks after a FAFSA has been submitted to the Federal Processor, students will receive a SAR from the U.S. Department of Education. This report serves as a basis to determine Title IV eligibility. Review this report and make corrections if necessary. If the student and/or the Financial Aid and Scholarships office correct the SAR data, the student will receive a corrected SAR. Do not submit the SAR to the Financial Aid and Scholarships office or the College of Law.

Verification of Information. Students may be required to submit a signed and complete copy of their own and/or the spouse's 2009 U.S. Income Tax Form 1040, 1040A, or 1040EZ, including W-2's and all tax schedules. Only students who are requested by the University of Utah Financial Aid and Scholarships office to provide additional information need do so. To avoid delays in processing their applications, such students should respond immediately when asked to submit these documents. Federal funds cannot be disbursed until required verification is completed. Keep copies of tax forms, W2's and all tax schedules!

Notification/Acceptance Letter. The University will notify students via postcard or UMail (campus email system) when they have been awarded Federal Aid. This postcard or UMail will give directions to go to the Financial Aid and Scholarships office Web site at www.sa.utah.edu/finance to review their Award Letter.

Loan Orientation. A loan orientation must be completed each year a student receives a loan. Completion of this computerized loan orientation is required prior to receiving loan funds. The loan orientation is available online at www.sa.utah.edu/finance.

TYPES OF AID or "PACKAGING"

"Packaging" is the term used to describe the combining and offering of funds from various sources to cover the student's Cost Of Attendance (COA)*. Awards may be based on merit, although many are based on demonstrated financial need. The following are the descriptions of various types of available aid used in packaging at the University:

*The Financial Aid and Scholarships office will not package aid for the Summer 2011 term. Students who plan to attend during this time, please contact the Financial Aid and Scholarships office during Spring 2011 term for guidance.

Merit Scholarships and Fellowships:

The College of Law offers privately funded merit-on-entrance scholarships to selected incoming first-year students. All accepted candidates are considered on the basis of their admission applications. All recipients are notified of their selection directly by the College of Law in mid March. Advanced law students are eligible to apply for and may be nominated for various College of Law and University graduate scholarships and fellowships, which range in value from \$1,000 to full tuition and a \$15,000 stipend. University fellowships and scholarships for which advanced law students may be eligible include the Marriner S. Eccles Fellowship, the Garr Cutler Energy Award, Fulbright Grants, and University Graduate Research Fellowships. The College of Law notifies students in Spring term of all college support in merit scholar programs.

Need-based Financial Assistance:

The University of Utah requires submission of the FAFSA, which produces a valid need analysis used to determine eligibility for financial aid. Whether or not a student has received an offer of admission, it is important that they complete and submit the required forms before April 1, 2010.

College of Law Need-Based Scholarship:

Scholarships have been established from private funding and are awarded directly by the College of Law. A supplemental application form, which is mailed to all applicants offered admission, is required. Need-based scholarships range in amounts from \$500 to \$4,000.

Federal Work Study Employment:

The Federal Work Study Program offers employment opportunities based on need. The College of Law and Law Library have several work study positions specifically for law students. Law faculty may also hire work study law students as teaching or research assistants.

Subsidized and Unsubsidized Loans:

There are two types of Stafford loans, subsidized and unsubsidized. Subsidized loans are loans for which the Federal Government will pay, on behalf of the student, all interest charges due to the lender while the student is in school or during an approved "deferment" period. A student must have "need" to be eligible for subsidized loans. Unsubsidized loans are loans for which the student is responsible for paying the interest charges from the date the loan check is disbursed. Payment of interest may be made quarterly to the lender or capitalized (payment postponed) during periods of enrollment. The total amount of aid a student may receive may not exceed the student's cost of education, as determined by the institution.

Subsidized Loans:

Federal Perkins Loan

Lender: -University of Utah.
Interest rate during repayment: -5.0%.
Maximum yearly amount: -\$3,000.
Grace period before beginning repayment: -9 months.
*Campus-based loan – on time filing and half-time (5 credit hours) enrollment required.

Federal Subsidized Stafford Student Loan

Lender: -U.S. Department of Education.
Interest rate during repayment: -6.8%.
Maximum yearly amount: -\$8,500.
Grace period before beginning repayment: -6 months.

Unsubsidized Loans:

Federal Unsubsidized Stafford Student Loan

Lender: -U.S. Department of Education.
Interest rate during repayment: -6.8%.
Maximum yearly amount: -\$12,000.
Grace period before beginning repayment: -6 months.

Federal Graduate PLUS Loan:

Lender: -U.S. Department of Education.
Interest rate during repayment: -7.9%.
Maximum yearly amount: -Difference between other aid received & cost of education.
Eligibility: -Based on credit history.*
Grace period before beginning repayment: -60 days from graduation.

*A credit check is needed and is valid for 60 days. If approved prior to July student will need to request a new credit check for funds for Fall and Spring terms.

Private Loans:

Private Law Student Loan Programs

Lender: -Varies.
Interest rate during repayment: -Varies by lender.
Maximum yearly amount: -Difference between other aid received & cost of education.
Eligibility: -Based on credit history.
Grace period before beginning repayment: -Varies by lender.

When federal loan eligibility has been exhausted, qualified students may obtain private loans from a private lender offering these types of loans up to the student's cost of education. Eligibility for the loan may be based on the student's credit report.

DISBURSEMENT OF AID

Financial aid will be disbursed after the first day of classes and when:

- The student's file is complete.
- There are no holds on the file.
- Admissions, matriculation and registration requirements have been met.
- Federal Perkins and Federal Stafford Loan recipients have signed and returned all required promissory notes and completed a student loan orientation.
- All documents (e.g., complete income tax records) have been provided in cases where verification is required.

Final financial aid awards for students who have completed all requirements are electronically transmitted to the Income Accounting Office on a regular basis. When the registration process has been completed and after the first day of classes, the amount of financial aid is compared to the registration charges (tuition, fees, etc.). Students can check their tuition balance online through the Campus Information System. Any refund checks will be mailed to the address on file in the Registrar's Office. Any refund, which might result from course cancellation or other registration adjustments, will first be considered for return to federal programs before such a refund is made to the student.

Direct Deposit may be set up so that refund checks are automatically deposited into personal bank accounts. Students can sign up for direct deposit online by logging on to the Campus Information System. To speed up the refund process, students are encouraged to set up direct deposit. Applications must be submitted three to four weeks prior to the beginning of the term.

CREDIT HOUR MINIMUMS

Financial aid is offered with the expectation that the student will register for and complete a required number of credit hours each semester. If a student withdraws from classes and completed credit hours are below half-time (below 5 credit hours), an appointment should be scheduled immediately with a financial aid counselor to discuss eligibility for current and future awards.

LOAN CONSOLIDATION

Upon leaving school, a student may want to consider loan consolidation. The U.S. Department of Education's Federal Direct Loan Consolidation Program enables students to combine their federal loans into one new loan with a single payment. This payment may be lower than the sum of payments required if the loans were in separate simultaneous repayments. The new loan will be held by a single lender, the Department of Education, a second benefit of loan consolidation. For more information, please visit www.loanconsolidation.ed.gov.

REVISION AND CANCELLATION OF AWARDS

Revision:

Students may receive scholarships, loans, stipends, or monies from other sources after the FAFSA is filed. If this is the case, or any other change in resources has taken place, this change must be reported immediately to the Financial Aid and Scholarships office.

Cancellation:

The University of Utah reserves the right to review and cancel financial aid awards at any time. These changes may occur as a result of changes in federal funding, student's status (financial, residential, marital, academic), or a failure to comply with the Code of Student Rights and Responsibilities. On occasion, specific guidelines and requirements to receive awards change. Should such changes result in reduced eligibility, the student may be billed for monies received.

REAPPLYING EACH YEAR

Financial aid is not automatically renewed. Students must reapply each year.

CHECKLIST AND DEADLINES FOR FINANCIAL AID

To process your application for financial aid as quickly and efficiently as possible:

- _____ Complete an Application for Admission to the University of Utah S.J. Quinney College of Law and submit it between November 15, 2009, and February 15, 2010.

- _____ Complete student and/or spouse U.S. Income Tax Form 1040, 1040A, or 1040EZ as soon after January 1, 2010 as possible. Most information on the FAFSA is based upon tax data.

- _____ Complete the FAFSA online before April 1, 2010 (the ideal file completion date). Please allow for an average processing time of 2-3 weeks. Information submitted March 31st would likely not be considered complete.

- _____ Complete the UFORM, the Institutional Application for Financial Aid before April 1, 2010.

- _____ Complete a Financial Aid Notification Letter (Award Letter).

- _____ Complete an Online Loan Orientation if you are receiving a loan.

PLEASE NOTE: All students must be prepared to pay their own tuition and fees by the due date. The Financial Aid and Scholarships office does not guarantee that financial aid will be processed in time to pay tuition by the deadline. However, every effort will be made to help students.

The University of Utah is fully committed to a policy of nondiscrimination and equal opportunity in all programs, activities, and employment without regard to race, color, religion, national origin, sex, sexual orientation, or age. The University also seeks to provide equal access to its programs, services and activities to people with disabilities.

For more information about applying for Financial Aid for 2010-2011, please visit
<http://www.sa.utah.edu/finance/>