



UNT | **DALLAS**[™]
COLLEGE *of* LAW

Financial Aid

Frequently Asked Questions

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Financial Aid Frequently Asked Questions

Federal Financial Aid for Law Students

Federal Unsubsidized Direct Loans are not need-based, and will be offered to any U.S. citizen or eligible non-citizen who completes a Free Application for Federal Student Aid (FAFSA) and has no prior federal student loan default or other disqualifying circumstance.

Students may borrow an annual maximum of \$20,500 in **Unsubsidized Direct Loans**. The maximum aggregate that a student may borrow during their educational career is \$138,500. Students who are not U.S. citizens or permanent residents are not eligible to borrow under the Direct Loan program, but may be eligible for alternative private loans (Sallie Mae, Wells Fargo, Discover, etc.).

Federal Direct Graduate PLUS Loans are available to law students enrolled in school at least half-time (minimum 8 semester hours). Law students must be U.S. citizens or registered permanent residents to apply for the PLUS loan. Eligibility for the PLUS is not based on demonstrated financial need. The Grad PLUS loan is credit-based, and every application for the PLUS loan will result in a credit history inquiry. An adverse credit history may result in a denial of the loan or require an endorser (co-signer). Students must reapply for the PLUS loan every year. Law students must complete the Free Application for Federal Student Aid (FAFSA), and have exhausted their **Direct Unsubsidized Loan** annual eligibility in order to qualify for a **Graduate Direct PLUS loan**. Eligible students may borrow up to the Cost of Attendance (COA) less any other financial assistance (including scholarships).

My to-do list says that I am missing my FAFSA but I already submitted it!

Click on the link that says "FAFSA Application". It is actually just notifying you that we have received your FAFSA. This link show for every year you submit a FAFSA (for example: FAFSA Application 19-20; FAFSA Application 20-21, etc).

You must submit a new FAFSA every year, if you are planning to use financial aid funds to pay for school. The FAFSA for the next academic year opens on October 1st of every year. The UNT Dallas FAFSA code is **042421**.

Be sure to mark "yes" when asked if you will be a graduate or professional student, so you will be considered financially independent (meaning it is not assumed that you have parental financial support) by the federal government.

What is the status of my FAFSA?

It can take at least two weeks for your FAFSA to be received, reviewed and processed. Financial aid begins disbursing 10 days before the official first day of the term. In order for your aid to disburse, the Department of Education (DOE) requires that you first complete the following items:

1. Expected Enrollment for COA

Completing expected enrollment determines your cost of attendance (COA) and sets your financial aid budget for the academic year. Your COA is an estimate of your tuition, housing, transportation, etc. costs. Law students must be enrolled at least half-time in

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order to receive financial aid. You will either select full-time or half-time (for evening students) when completing your COA.

2. DL (Direct Loan) Entrance Counseling

Entrance Counseling is only completed the first time you receive a loan at UNTD and anytime you receive a Graduate PLUS loan. Go to www.studentloans.gov and click on "Complete Entrance Counseling". You will receive a notification to your student email, when it is time for you to complete Entrance Counseling. The item will also appear on your to-do list.

3. Financial Awareness Counseling

Financial Awareness Counseling must be completed every year you receive loans. Go to www.studentloans.gov and click on "Complete Financial Awareness Counseling". You will receive a notification to your student email, when it is time for you to complete Financial Awareness Counseling. The item will also appear on your to-do list.

4. Direct Loan Student MPN

All students that use federal student loans are required to have an MPN (Master Promissory Note) on file. MPNs are valid for 10 years. If you already have an unexpired MPN on file from your previous institution, you will not need to submit a new one. However, if this is your first time borrowing with federal student loans, or if your previous MPN has expired, you will be required to submit an MPN. Go to www.studentloans.gov and click on "Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)"

Your aid will not disburse if any of these items are not completed.

The entire financial aid process takes time. The DOE is very specific about what they require from us and students. Nothing happens overnight and there is not a button we can click to make things go faster. Once something is completed by you, it can take 3-5 business days for us to receive the information and another 3-5 business days for review and processing, so your patience is appreciated. Once the review is completed and you have been packaged, you will receive an email, to your student email, telling you to log into myLAW to receive/accept your awards.

If you were selected for verification by the DOE, there may be other tasks you will need to complete before you can be awarded. Anything that is required for the current academic year will show on your to-do list. If you click on the link, it will tell you exactly what you need to do. Be aware that verification can add at least another 2 weeks to the financial aid review process.

I was awarded \$20,500 but this only covers my tuition. I can't work full-time while in school, how am I supposed to pay bills?

Students who submit the FAFSA (and are not currently in default on any loan) are automatically eligible for a \$20,500 unsubsidized loan. \$20,500 is the most you can receive for an unsubsidized loan for one academic year. The maximum you can receive for your entire academic career is \$138,500. Most law students will also have to take out a Graduate PLUS loan

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to cover living and other expenses, while they are in school. The Graduate PLUS loan is also a federal loan, through the DOE, but it has a slightly higher interest rate and is based off the student's credit. Students who wish to apply for the PLUS loan must do so every year. Go to www.studentloans.gov and click on "Apply for Graduate PLUS loan".

I received a scholarship but don't see it posted on my account.

All scholarships are handled in the Admissions Office. Once Admissions sends us the names of students who are receiving scholarships, the funds will be posted to your account. Please allow 5-7 business days (after receipt from Admissions) for processing.

I have charges due on my account. What happens if my aid is not posted before the charges are due?

As long as you have "Anticipated Aid" showing on your account, you will not get dropped from your classes. You do not have to worry about being dropped for non-payment, at the start of the term, because UNT Dallas does not start dropping students for non-payment until early to mid – September, however, you still may receive emails notifying you of a balance due during this time. This is to give enough time for financial aid funds to post and to allow students time to set up an installment plan or make payments if they are paying out of pocket. If you are paying out of pocket, information on how to set up the installment plan can be found at <https://accounts.untDallas.edu/payment-plans>.

How do I receive my refund?

All financial aid is applied to your account. Once your tuition charges are paid, any excess funds are refunded to you. Depending on your bank, refunds are typically available 3-5 business days after funds have been disbursed.

Refunds are set up through the Office of Student Financial Services. Information on how to **set up your refund preference** can be found at <https://accounts.untDallas.edu/refund-preference>. If you have a question about your refund, please contact the Office of Student Business Services at 972.780.3658 or sbs@untDallas.edu. **The Financial Aid office will not have information regarding the status of your refund.**

I completed the PLUS loan application. Is a FAFSA required for the PLUS?

Yes. To receive the PLUS or unsubsidized loan, you must complete a FAFSA.

I applied for a Private Education Loan. Is a FAFSA required for me to receive the private loan?

Yes. To receive your private loan, you must complete a FAFSA.

I applied for the PLUS Loan over a week ago, and I was approved. Do you have any information on the status of my PLUS Loan?

PLUS loans are processed in the order they are received. Once the PLUS loan has been posted to your account, you will receive a notification to your student email, telling you to log into myLAW to review/accept your awards. If you do not see anything posted to your account, that means the file is still being reviewed.

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If you want to apply for a PLUS loan, you can borrow up to your cost of attendance (COA). For example, if your COA is \$35,000 and you have been awarded an unsubsidized loan (\$20,500) and an institutional grant (\$500) then you can borrow \$14,000 (\$35,000 - \$21,000). To find out your COA, log into myLAW and click on Financial Aid > My Award Information > select the current "Aid Year" > Financial Aid Summary. The "Estimated Financial Aid Budget" is also your COA.

Financial Aid Financial Aid Summary Federal Aid Year 2019-2020

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	19,494.00
Expected Family Contribution	1,365.00 -
Estimated Need	18,129.00

What is EFC?

The Expected Family Contribution (EFC) is a measure of you/your family's financial strength and is calculated according to a formula established by law. You/your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.

The information you report on your Free Application for Federal Student Aid (FAFSA) is used to calculate your EFC. Schools use the EFC to determine your federal student aid eligibility and financial aid award.

Note: Your EFC is **not** the amount of money you/your family will have to pay for college **nor** is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.

It includes the word "family" because a lot of students who complete the FAFSA are dependent students who must also include their parent's income on their FAFSA. If you are an independent student (most Law students are independent) you do not have to provide parental information.

For example, let's say your COA is \$43,240 and your EFC is \$14,577. Don't panic and think that you will have to come out of pocket for \$14,577. Between your unsubsidized loan and the Graduate PLUS loan, you should have enough funds to pay for school and be able to live.

I was denied the PLUS loan, what are my next steps?

If you apply for the PLUS loan and are denied, you will receive notification from the DOE right away. Your next step would be to:

1. Try applying with an endorser (co-signer)

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2. Try applying for a private loan

The DOE will provide you with instructions on how to apply with an endorser. All students who apply for a private education loan must do so with an outside lender (Sallie Mae, Wells Fargo, Discover, etc). Once the lender determines the credit approval, the loan certification request will be made available to the financial aid office to complete the awarding and origination of the loan. An email will be sent directly to the student confirming the award. The student will need to accept the private loan, and respond to the email. After the student accepts the private loan award, the financial aid office will complete the certification request for the student. If you are denied for both the PLUS and private loan, you will need to set up the installment plan and make payments on your account.

Is my Cost of Attendance (COA) the same thing as my tuition charges?

No. Tuition and fees are included in your COA. Your Cost of Attendance (COA) is an estimate of what it may cost you to attend school and is determined by the information you put on your FAFSA. It includes tuition and fees as well as estimated costs for things like books, transportation, housing, loan fees, etc. More information about COA as well as the current fee schedule can be found at <https://lawschool.untdallas.edu/office-student-financial-services>.

What if I don't want to accept the full amount of the loan?

You don't have to! When you log into myLAW to accept/decline your awards, you have the option to change how much you accept.

Award	Category	Career	Offered	Accepted	Accept	Decline
Estimated Other Resources	Waiver	UNT Dallas Graduate	3,658.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Direct Stafford Unsub Loan	Loan	UNT Dallas Graduate	15,836.00	15,836.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total			19,494.00	15,836.00		



I am a veteran or using veteran benefits. What documentation do I need to submit?

The Veteran Certifying Official is located at the UNT Dallas main campus (7300 University Hills Blvd., Dallas, TX 75241). Information for veteran students can be found at <https://sa.untdallas.edu/veterans-success-center>.

I am trying to accept my awards but I'm getting an error message.

If you receive a message that says your access has been denied, it could mean that your financial aid application is still being reviewed. Be patient and once your awards are ready for review, you will receive an email to your student email, telling you to log into myLAW to review/accept your awards.

What is my Student ID number?

If you log into ams.unt.edu, using the same credentials you use to log into your myLAW, you will see your student ID number (EMPL ID) as well as your student email address.

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I have a hold on my account. What is it for?

When you log into myLAW, click on TASKS then click where it says “**CLICK HERE TO VIEW HOLD**” and it will tell you exactly what the hold is for and what you need to do.

The **Student Financial Obligation** hold appears every semester and is a hold you can remove yourself. Just click on the hold and follow the instructions.

I haven't received any updates about my financial aid.

The system is automatically set-up to send any updates or notifications to your student email. Once you are a matriculated student, and enrolled in classes, you should be using your student email for all correspondence. If you haven't received anything it probably means that your application is still being reviewed.

Who do I talk to regarding the books that I will need to purchase for my classes?

The most up-to-date information can be found on the UNT Dallas Bookstore website: <https://www.bkstr.com/northtexasatdallasstore/shop/textbooks-and-course-materials>. You will select **LAW** as the department and enter the appropriate course number and section (ex: LAW 7100 – 501. 7100 is the course number; 501 is the section number).

How do I receive aid if I am not a U.S. Citizen?

TASFA (Texas Application for State Financial Aid) is for non-citizens who are classified as Texas residents. If you are a foreign student or non-citizen, you may be eligible to be classified as a Texas resident for tuition purposes. If so, you may also be eligible to receive state financial aid.

Federal law prohibits the admission of undocumented immigrants to U.S. colleges.

In Texas, undocumented students may qualify for Texas State Financial Aid.

However, undocumented students cannot legally receive any federally funded student financial aid, including loans, grants, scholarships or work study money. More information about TASFA can be found at <https://www.finaid.txstate.edu/more-info/TASFA.html>. TASFA applications can be emailed to lawfinancialaid@untdallas.edu.

TASFA applications are processed in the order they are received. This includes all applications for undergraduate, graduate and law students. TASFA students are not eligible for federal financial aid, however, they are eligible for the Texas Public Education Grant (State of Texas Grant) and the UNT Dallas Tuition Grant. These grants are dependent on the availability of funding and are processed on a first come-first served basis, based on when the completed application and required documents are received. The maximum amount of these grants total \$3000 annually. TASFA applicants should look into private education loans as well as the **CAL (College Access Loan) Program**, which is through the Texas State Coordinating Board.

Can DACA students apply for TASFA?

Students who have been granted DACA can now use their Social Security Number (SSN) to complete the Free Application for Federal Student Aid (FAFSA) form. DACA-mented students are NOT eligible for federal financial aid, but completing the FAFSA form allows DACA students to receive a Student Aid Report (SAR).

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Am I eligible for anything other than loans?

Professional students are not eligible for federal grants, only loans. There are a limited number of grant funds, provided by the institution, if funds are available. The institutional grants are need-based (determined by your EFC) and are awarded on a first-come first-served basis (depending on when you submit your FAFSA) and the availability of funds. Listed below are the institutional grants that are currently available:

Texas Public Education Grant – Established by the Texas Legislature to help students with financial need attending Texas colleges and universities. Funding does not need to be paid back; however, if you withdraw from the university or stop attending classes, you may be subject to the university's repayment policy. Amount is based on the Expected Family Contribution (EFC) and UNTD College of Law funding.

Tuition Grant – Awarded to a student who has established financial need through FAFSA. The funding is first-come, first-served. It is suggested that you submit your FAFSA early.