

# Guide to Financing Your Legal Education



**Quinnipiac / Law**  
UNIVERSITY



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The staff at the Quinnipiac University School of Law Office of Financial Aid realizes that financing a law degree is a significant undertaking. Therefore, we have provided this guide to help you understand your financial aid eligibility and financing options.

Be sure to read all the information you receive from our office and check your Quinnipiac email often, as we will communicate with you via this method. You must reapply for financial aid each year if you need assistance to pay for law school. The Free Application for Federal Student Aid (FAFSA) can be filed after October 1 and we recommend filing your FAFSA by March 15 to ensure timely processing of your financial aid.

**Our Federal School Code is 001402.**

We encourage you to call, write, or visit our office to address any questions or concerns you may have regarding your financial aid. We will do our best to ensure that your questions are answered and that you have a clear understanding of how the financial aid process works. The address and telephone numbers are listed below.

**Mailing:**

Quinnipiac University School of Law  
Office of Financial Aid LW-FIN  
275 Mount Carmel Avenue  
Hamden, Connecticut 06518-1908

**Physical:**

North Haven Campus, SLE-113

Tel: 203-582-3405

Fax: 203-582-4062

[lawfinaid@qu.edu](mailto:lawfinaid@qu.edu)

[qu.edu/law/financialaid](http://qu.edu/law/financialaid)



# Financial Aid at Quinnipiac Law

Financial aid for Quinnipiac University's law programs consists primarily of federal loans and scholarships. Financial aid is available to full-time or part-time students who are registered for at least 6 credits per semester.

## Federal Financial Aid

The U.S. government provides loans for law students. To be eligible, the student must be a U.S. citizen, permanent resident, or eligible non-citizen. Students must go to [studentaid.gov](http://studentaid.gov) to complete the FAFSA. We recommend that, whenever possible, you use the Internal Revenue Service (IRS) Data Retrieval Tool that is part of the FAFSA on the Web, in order to reduce or, in some cases, eliminate the need for the submission of additional documentation.

Interest rates are tied to a 10-year Treasury note index plus a statutorily defined add-on and will be established each year for loans where the first disbursement is on or after July 1 through the following June 30. The interest rate will be fixed for that year and apply to the life of that loan. Go to [qu.edu/law/loans](http://qu.edu/law/loans) for more information.

The **Federal Direct Unsubsidized Loan** is available for law students who are matriculated in a degree-granting program and enrolled at least half time (6 credits) each semester. The borrower is responsible for all interest that accrues and can choose to either pay the interest while in school or add any deferred interest to the principal balance of the loan ("capitalization"). When interest is capitalized, the principal balance is increased by the amount of unpaid interest. The interest rate on the Federal Direct Unsubsidized Loan is fixed and is determined annually. Federal Direct Loans are subject to fees, which are deducted from loan proceeds prior to the disbursement of funds. Borrowers are responsible for repayment of all such fees. The minimum monthly repayment amount is \$50 but is based on the cumulative amount borrowed under the Federal Direct Loan program. Students receive a one-time, six-month grace period, which starts after they graduate, drop below half-time status, or withdraw.

The **Federal Direct Graduate PLUS Loan** is available for law students who are matriculated in a degree-granting program, enrolled at least half time (6 credits) each semester, have completed a FAFSA, have applied for their annual Federal Direct Unsubsidized Loan maximum, and meet the credit criteria. The maximum loan limit is the cost of attendance minus other aid received. The interest rate on the Federal Direct Graduate PLUS Loan is fixed and is determined annually. Federal Direct Loans are subject to loan fees, which are deducted from loan proceeds prior to the disbursement of funds. Borrowers are responsible for repayment of all such fees. Repayment on Federal Direct Graduate PLUS Loans begins after

the second disbursement; however, students enrolled at least half time may request deferment. Students may elect to receive a one-time, six-month grace period, which starts after they graduate, drop below half-time status, or withdraw. Go to [qu.edu/law/loans](http://qu.edu/law/loans) for more information.

Students in default on prior student loans are not eligible to receive additional federal loans or other financial aid at Quinnipiac University School of Law. Arrangements must be made with the lender to resolve any defaulted loans before eligibility can be restored.

The **Federal Work-Study Program** is a need-based program that provides funding for jobs for law students, allowing them to earn money to help pay educational expenses. This program encourages students to pursue community service-type employment or work related to their course of study. The School of Law uses the majority of its allocation of funds for summer legal employment for students who are employed off campus in nonprofit organizations or a public agency. Information and applications are available to all law students early in the spring semester each year. Limited funds are available during the school year for students working in the law library.

### Annual Unsubsidized Loan Limits

Unsubsidized Total	Aggregate Limit: Graduate and Professional Students
\$20,500	\$138,500

If you are offered an unsubsidized Federal Direct Loan, you need to accept, decline, or reduce these funds on your financial aid offer. The loan process is initiated by your acceptance of the Federal Direct Loan on your award notification. First-time borrowers must complete and transmit a Master Promissory Note to the lender/servicer before funds can be credited to your student account. Visit [studentaid.gov/mpn](http://studentaid.gov/mpn) to complete your MPN online. (Students who have a valid MPN on file with their lender do not need to complete a new one.) You will receive a notice of disclosure once the loan is guaranteed indicating the scheduled disbursement dates. Loan proceeds are generally disbursed in two installments through electronic funds transfer.

All Quinnipiac Law students borrowing Federal Direct Unsubsidized and Graduate PLUS Loans for the first time are required to complete mandatory loan entrance counseling, which highlights your rights and responsibilities as a borrower. The counseling must be completed prior to the university receiving loan funds. Go to [qu.edu/law/entrance](http://qu.edu/law/entrance) to complete the counseling online.

## **Private Loan Funding**

In addition to the Federal Direct Loan programs, private educational loans are available for law students. Borrower eligibility, co-signer requirements, interest rates, maximum loan levels, and repayment options vary according to the program. Go to [qu.edu/law/loans](http://qu.edu/law/loans) for more information. You may consult directly with each lender for specific terms and eligibility.

Students who are enrolled less than half time, or who do not meet federal eligibility requirements, may apply for private loan funding through select programs.

## **Scholarships**

### **Merit Scholarships**

All applicants who are offered admission receive automatic merit scholarship consideration. Students whose admissions qualifications demonstrate a potential for superior academic performance in law school will receive scholarship notification with their acceptance from the Office of Admissions. The notification outlines the amount of the award and the criteria needed to maintain the merit scholarship or grant. Scholarships range in amount and are non-negotiable. The number and amount of scholarships awarded each year to entering students is based on the availability of institutional resources. Details on specific scholarships can be found on our website.

### **IOLTA Scholarships**

The Connecticut Bar Foundation annually provides the law school with a percentage of the interest income generated from the Connecticut Lawyers' Trust Account. These funds are awarded to law students based on Connecticut residency, merit, and need. The selection criteria, number of recipients, and award amounts vary from year to year based on the allocation of funds.

### **Named/Endowed Scholarships**

Several individual donors and law firms have established scholarships to be awarded once a year by the Office of Financial Aid to students based on academic excellence, interest in specific areas of law, and/or financial need. The number of awards and the amounts vary yearly based on the interest income generated from the endowment. A limited number of students are selected each year.

### **Outside Scholarships**

Scholarships and grants can be awarded to outstanding students by organizations other than the School of Law. Corporations; foundations; employers; state, national, and professional associations; civic organizations; and clubs have their own application and selection criteria for awarding private funds. The School of Law encourages all students to research and apply for outside scholarships for which they may be eligible. To assist you, we will list any available

scholarships in the Docket, our internal school newsletter, as we are notified of them. We also recommend the free scholarship web resources listed on page 18 of this guide. Students are responsible for all application, renewal, and disbursement paperwork.

Federal regulations require that the Office of Financial Aid coordinates all sources of funding to ensure that you are not receiving any aid for which you may not be eligible or that exceeds your cost of attendance. For this reason, you are required to notify the Office of Financial Aid of any outside resource you will be receiving that is not already listed on your financial aid offer.

## Your Financial Aid Offer

Your financial aid offer contains information regarding your cost of attendance, the types of aid for which you are eligible, and the amount awarded with a breakdown of the amounts by semester—fall, spring, and summer. The amounts offered are contingent upon your actual enrollment, continuing attendance, satisfactory academic progress (please see page 10 of this guide), and verification of information on the FAFSA, if required. Your offer letter is available via Self-Service, and you will receive notice via email with instructions on how to access it.

After you receive your financial aid offer, you need to accept, decline, or reduce your offer where applicable, and submit your response within 15 days of receipt. If you are a first-time borrower, you will be asked to complete loan entrance counseling and a Direct Loan Master Promissory Note (MPN).

### **Revised Offers**

Revisions to a financial aid offer may be necessary due to a change in circumstances, such as the receipt of an outside scholarship, employee tuition assistance, or changes in budget items such as enrollment status or housing plans. Any change to your financial aid offer will be reflected in a revised offer. Revisions are sent throughout the year, as necessary, and must be submitted within 15 days of receipt. Be aware that only aid you have accepted on your financial aid offer will be credited to your student account. It is your responsibility to notify the Quinnipiac Law Office of Financial Aid in writing immediately if you receive additional funding from an outside source or change your enrollment or housing status.



# How Financial Need Is Determined

The Office of Financial Aid determines your need for financial assistance utilizing the following formula:

$$\text{Your cost of attendance (COA) minus (-) your expected family contribution (EFC) = need}$$

Your EFC is determined by the information provided on the FAFSA (income, assets, family size, and number in college).

## Cost of Attendance

Your cost of attendance is based on the information you provided on your FAFSA regarding housing plans and your enrollment status. Go to [qu.edu/law/costs](http://qu.edu/law/costs) for more cost information.

There are two categories of costs in your cost of attendance budget: direct costs and indirect costs.

1. **Direct costs** are those for which you receive a billing statement from the Quinnipiac University One Stop office. Direct costs include such items as tuition, student fees, course fees, and applicable registration fees.
2. **Indirect costs** are expenses you may incur for items such as books, supplies, transportation expenses, and living expenses. They are not billed for by the university. Estimates for these items are for educational expenses and therefore are used when calculating financial aid eligibility. Your actual expenses may be greater or less than these estimates.

Financial aid budgets do not allow for family costs and are based on expenses for the student only. We realize that based upon personal lifestyle, the cost of books, supplies, and living expenses will vary from student to student. To remain fair and equitable to all financial aid recipients, the Office of Financial Aid uses a standard budget for books and supplies and for living expenses for either off-campus room and board or living at home. We do not adjust these standard budgets based upon actual amounts spent on transportation, books and supplies, or living expenses. The off-campus budget reflects the expectation that you will have at least one roommate. Living expense figures are reviewed and updated annually and are based on estimates provided by the Bureau of Labor Statistics and Consumer Price Index.

## Helping You Manage the Cost of Your Law School Education

Quinnipiac offers payment plans, which allow you to register for courses and pay in installments. A nominal installment fee is charged. Go to [qu.edu/onestop](http://qu.edu/onestop) for more information. (The plans are not available to students during the summer term.)

Many companies provide education benefits to employees in the form of tuition reimbursement. Additionally, Quinnipiac University has arrangements with a number of companies to accept a letter of authorization from the employer in lieu of full or partial payment at registration. Check with your employer about any education benefits that may be available to you.

Various education assistance programs administered by the Department of Veterans Affairs provide benefits to veterans, service members, and some dependents of veterans wishing to pursue an education. Quinnipiac University is a participant in the Yellow Ribbon Program. More information is available at [gibill.va.gov](http://gibill.va.gov), or contact Jason Burke, Quinnipiac's executive director of veteran and military affairs, at 203-582-8867.

## Satisfactory Academic Progress

Law students who wish to receive assistance through any federal, state, or institutionally supported grant, loan, or work program must comply with the following Satisfactory Academic Progress (SAP) standards as determined by Quinnipiac University School of Law. SAP measures both the quality and the rate of progress toward the Juris Doctor. For this policy, "academic year" includes the fall and spring semesters as well as the preceding summer. Students enrolled in joint degree programs must meet the SAP guidelines for both programs. Students who fail to comply are not eligible for financial aid.

SAP is measured once per year at the end of the spring semester for all active students using the factors below:

**Qualitative Measurement (GPA)** - The quality of a student's academic work.

All law students must maintain a cumulative grade point average of at least 1.8 at the end of the student's first year and a 2.0 at the end of the second year and beyond. Transfer credits and courses with grades of "Pass" do not factor into the grade point average. Courses with grades of "Fail" will factor into the grade point average as they are counted as 0 in the calculation. Repeated courses will be counted in the GPA in addition to the original grade.

**Quantitative Measurement (Pace)** – The rate of a student’s progress toward a degree. Successful completion measures credits earned, not credits attempted.

Students must successfully complete 67% of the coursework attempted each academic year.

- Courses with a grade of “Pass” are counted as earned credits; courses with a grade of “Fail” are considered as attempted but not earned.
- Incomplete and withdrawn courses are counted as attempted but not earned.
- Audited credits and those that are dropped during the published add/drop periods are not considered attempted credits.
- Transfer credits are accepted as both attempted and earned.
- In Progress grades are not counted as attempted or earned.
- Repeated courses are included as attempted courses.

Regardless of academic standing, students may not receive financial aid for more than 150% of their published program length. Each term you are enrolled in school will count toward the 150% calculation even for terms when you do not receive aid. For example, the JD program requires 86 credit hours  $\times 1.5 = 129$  is the maximum allowable credit hours attempted to qualify for financial aid.

Students whose performance or progress does not meet the required standards will be notified by the director of financial aid via email and will be considered ineligible for aid, including federal, state, institutional, and most private loans.

*PLEASE NOTE: Both the qualitative and quantitative measurements indicate the requirements for SAP for financial aid purposes and do not reflect the law school’s required cumulative grade point average and the recommended number of credits to be taken each semester according to the academic catalog.*

# Implementation of the Satisfactory Academic Progress Policy

Since summer enrollment begins prior to SAP being reviewed, summer financial aid will be based on the student's academic progress at the time of the award. If it is subsequently determined that the student was not maintaining SAP, all undisbursed aid will be canceled.

Notice regarding SAP will be given:

- At the end of June, for students with a Free Application for Federal Student Aid (FAFSA) on file for the upcoming year.
- Within two weeks of a FAFSA being on file, for students who did not have a FAFSA on file when SAP was reviewed.

## Appeal Process

Students may appeal their loss of aid based on extenuating circumstances (death, divorce, illness, etc.). Appeals must be submitted in writing to the director of financial aid and the associate dean of academics and will be reviewed by the Academic Status Committee. Appeals should include documentation of the extenuating circumstances, and explain what has changed and how the student plans to make satisfactory academic progress in the future. If the appeal includes information falling under Title IX of the Higher Education Act of 1972, the committee is required to disclose it to the university Title IX coordinator. The policy can be found at [qu.edu/student-life/diversity-and-inclusion/title-ix/](http://qu.edu/student-life/diversity-and-inclusion/title-ix/)

- Appeal Granted

If an appeal is granted, the student will be placed on financial aid probation for one semester and an academic plan will be prescribed for the student to follow. The student's academic progress will be reviewed at the end of the probationary semester and they must have met the conditions of the academic plan to receive financial aid. A student who fails to meet these conditions will lose eligibility for financial aid. Additional appeals will not be considered.

- No Appeal/Appeal Denied

Students who do not appeal, or whose appeal is denied, will not regain financial aid eligibility until all the required SAP standards are met. Reinstatement of financial aid is not automatic, and a subsequent review of a student's progress is done only at the request of the student. Summer courses completed after SAP is determined may be considered in repairing deficiencies.

## Receiving Your Aid: The Role of One Stop

One Stop manages the cashiering, billing, collection, student account services, and refund notifications. Students can pay bills, request refunds, obtain payment plan information, and seek clarification related to Quinnipiac charges from the staff in this office.

Students can access an online billing statement via Self-Service at [selfservice.quinnipiac.edu/student](https://selfservice.quinnipiac.edu/student) prior to each semester and are expected to meet their financial obligations when they are due.

For financial aid recipients, Federal Direct Unsubsidized and Graduate PLUS Loans are credited to student accounts in two equal disbursements. Private loan borrowers receive a credit on their account when the lender has disbursed the loan. Loans are credited to student billing accounts on the first day of classes each semester, provided the student meets the award and enrollment conditions. Students have the right to cancel a portion of their entire loan at any time during the process. When applicable, if loan amounts exceed actual tuition and fee charges, One Stop will process a refund for student living and other education-related expenses. Students can sign up to have their refunds directly deposited into their personal accounts.

Go to [qu.edu/onestop](https://qu.edu/onestop) for more information.

Students who owe a tuition balance on their account will not be permitted to register for a subsequent semester.

## Law School Refund Policy

### **Prior to the Start of Classes**

A new student who has rendered either of their tuition deposits and then withdraws from the university will forfeit their deposits. Any balance on the account, less financial aid, will be refunded. Returning students, withdrawing prior to the start of classes, will receive a full refund.

### **After the Start of Classes**

Students who withdraw from any of their classes after the published “last day for late registration/schedule changes” will not be entitled to any adjustment of their charges for tuition and fees.

Students who affect a complete withdrawal or leave of absence from the university, regardless of the reason (including medical), will be granted a prorated refund of tuition and fees, less an administrative fee of \$100. Late fees are nonrefundable in total or in proration.



Prorated refunds are computed on the following basis:

### Fall and Spring Terms

Withdrawal	First week	80%
Withdrawal	Second week	60%
Withdrawal	Third week	40%
Withdrawal	Fourth week	20%
Withdrawal	After the fourth week	0%

### Summer Terms

Withdrawal	First week	80%
Withdrawal	Second week	50%
Withdrawal	Third week	30%
Withdrawal	Fourth week	0%

The date of withdrawal for purposes of calculating the refund is the date on which the student makes written application to the associate dean for academic affairs' office for withdrawal. No retroactive withdrawals are permitted for refund purposes. The refund schedule listed above is applied regardless of the reason for withdrawal, including medical reasons.

### Dismissals and Suspensions

A student who is either dismissed or suspended by the university for any reason, during either academic semester, will receive a refund based on the applicable refund percentage in effect at the time of the student's dismissal or suspension (first four weeks). After the fourth academic week, the refund policy as stated above will be applied. In addition, a student who is dismissed or suspended will be charged all administrative fees and other fees as prescribed.



### **Payment Plan**

Students using the university's payment plan who withdraw during the refund period (first four weeks) should note that their forfeiture is computed on the full amount charged regarding tuition and fees, and not on the amount remitted via the payment plan. In addition, the \$75 service charge for using the payment plan also will be included in the list of charges. After the fourth week, the balance remaining on the installment plan will be due and payable on the date of withdrawal.

### **Return of Title IV Funds**

In addition to the university's refund policy that prorates tuition charges during the first four weeks of the semester, the university is required to return to the federal government that portion of federal aid that is unearned. Title IV funds are based on a payment period or term, and funds must be returned in the following order:

1. Federal Direct Unsubsidized Loans
2. Federal PLUS Loans

*PLEASE NOTE: It is important to understand that if a student's withdrawal date is on or before the completion of 60 percent of the semester, "unearned aid" will result. If a student has received a refund as a result of aid applied to their account prior to their withdrawal date, the student will have a balance due the university on their student account. For more complete information, go to [qu.edu/refundpolicy](http://qu.edu/refundpolicy) and click on School of Law Policies.*

## Frequently Asked Questions

Q/ Do I have to re-apply for financial aid every year?

A/ Yes. You will need to file your FAFSA no sooner than October 1, and we recommend filing by March 15 each year to ensure timely awards.

Q/ I don't remember filling out "Form XYZ" last year; why do I have to do it this year?

A/ The foundation of your financial aid application—the FAFSA—will not change from year to year. However, based on verification selection, changing requirements and regulations, differences in your financial situation, or other factors, the Office of Financial Aid may request appropriate documentation. This may change from year to year, so it is essential to read all correspondence and requests from the Office of Financial Aid and respond in a timely manner.

Q/ What do I do if I borrowed a Federal Loan as an undergraduate?

A/ You must notify your lender of your return to school to initiate a loan deferment. The deferment process will halt your loan repayment obligation while you are enrolled at least half time (6 credits). You may be required to complete deferment paperwork and, in some cases, submit that paperwork to the law registrar for processing.

Q/ How do I determine the additional amount of funds I can borrow in a Federal Graduate PLUS or private educational loan?

A/ You may borrow up to the cost of attendance minus any other aid received. If your COA equals the amount of aid on your financial aid offer, then you cannot borrow an additional loan. If your COA is larger than the amount of aid on your financial aid offer, then you can borrow up to the difference.

Q/ If I already started a semester, may I still apply for financial aid?

A/ Yes, you may apply for financial aid once a semester has started. Keep in mind that all paperwork must be complete, your FAFSA results received by the university, and your Federal Direct Loan originated prior to the last date of enrollment for the academic period.

Q/ Do I have to accept the full amount of the loan presented on my financial aid offer?

A/ No, you may accept all or part of the loan offered. Just indicate the amount you wish to borrow on your financial aid offer response. For example: You are awarded \$10,250 for the fall semester and \$10,250 for the spring semester, but you need to borrow only \$3,000 per semester. Replace the \$10,250 with \$3,000 for each semester, accept the offer, and submit the response.



Q/ Do I need to report my parents' income and asset information on the FAFSA?

A/ As a law student, you are considered independent and do not need to report parental information on the FAFSA.

Q/ How are my Federal Direct Loan funds credited to my account?

A/ Once you have completed your Federal Direct Master Promissory Note and entrance counseling, your funds will be disbursed to the university in two equal installments (minus applicable fees) via electronic funds transfer no sooner than 10 days prior to the start of each semester. Loan proceeds are applied to your account balance. If funds are remaining after the account is paid, the One Stop office will issue a refund, within 14 calendar days, by either directly depositing the funds into your personal account or mailing a check to your address on file. It is imperative that you make financial arrangements with your landlord and/or creditors in advance of the start of class. Refunds, in excess of your institutional charges, will be issued at the time your account is in a credit balance position, which is often well into the semester. We will make every effort to expedite your financial aid; however, please remember this is the busiest time of year for us and your lender, so please try to be as timely as possible when submitting your paperwork.

Q/ What are my repayment options for Federal Graduate PLUS Loans after graduation?

A/ You may elect to defer your payments for six months; however, interest will continue to accrue. Beyond that, you should contact your lender to discuss options.

Q/ Can I borrow educational loans for relocation expenses?

A/ You will need to budget for these expenses using your own resources. The maximum amount you can borrow is the cost of attendance minus other aid. The nine-month cost of attendance budget does not include your living expenses for the summer or the cost of relocating.

Q/ I would like to live alone. Can I get an increase to my cost of attendance?

A/ Our academic year budget reflects the expectation that you will have at least one roommate and is not increased if you choose to live alone. You will need to budget for the additional expenses using your own resources.

Q/ When will I receive my financial aid offer each year?

A/ Entering law students who have been accepted into the law program and completed their financial aid application will begin receiving financial aid offers in March. Current law students who have completed their financial aid application will begin receiving financial aid offers in late June, after the spring semester grades have been posted and class ranks and GPAs have been calculated.

## Websites

Quinnipiac University School of Law Office of Financial Aid  
[qu.edu/law/financialaid](http://qu.edu/law/financialaid)

Department of Education Ombudsman  
[studentaid.gov/feedback-ombudsman/disputes/prepare](http://studentaid.gov/feedback-ombudsman/disputes/prepare)

Department of Veterans Affairs  
[gibill.va.gov](http://gibill.va.gov)

FAFSA on the Web  
[studentaid.gov](http://studentaid.gov)

FAFSA FSA ID Request  
[studentaid.gov/fsa-id](http://studentaid.gov/fsa-id)

Federal Student Aid  
[studentaid.gov](http://studentaid.gov)

Financial Aid Information Page  
[finaid.org](http://finaid.org)

Financial Literacy  
[accesslex.org/student-center](http://accesslex.org/student-center)

Manage Federal Loans  
[studentaid.gov/h/manage-loans](http://studentaid.gov/h/manage-loans)

U.S. Department of Education  
[ed.gov](http://ed.gov)

National Credit Bureaus  
Equifax  
[equifax.com](http://equifax.com)

Experian  
[experian.com](http://experian.com)

TransUnion  
[tuc.com](http://tuc.com)

Obtaining Free Credit  
Information  
Annual Credit Report  
[annualcreditreport.com](http://annualcreditreport.com)

myFICO  
[myfico.com](http://myfico.com)

Free Scholarship Searches  
AccessLex Law School  
Scholarship Databank  
[accesslex.org/databank](http://accesslex.org/databank)

College Answer  
[collegeanswer.com](http://collegeanswer.com)

FASTWEB  
[fastweb.com](http://fastweb.com)

Lender Information,  
Federal Direct Loan  
[studentaid.gov](http://studentaid.gov)

Loan Repayment,  
U.S. Department of Education  
[studentaid.gov/manage-loans/repayment](http://studentaid.gov/manage-loans/repayment)

## Financial Aid Checklist

- Complete your Free Application for Federal Student Aid (FAFSA) at [studentaid.gov](https://studentaid.gov) (include QUSL federal school code of 001402 and your housing plans for the start of the academic year)
- Reduce expenses wherever possible
- Create a budget/spending plan
- Research outside scholarship/tuition reimbursement opportunities
- Review your electronic financial aid offer when you receive email notification that it is available (suggested browsers: Google Chrome or Firefox)
- Accept/decline all or part of your financial aid offer and be sure to click on the Accept tab located below your award information to send your response
- Review your payment options
- Determine the amount of funds needed to borrow in addition to those listed on your financial aid offer, if any
- Complete your application for the Federal Graduate PLUS Loan or private educational loan after June 1, if needed, for the upcoming academic year: [qu.edu/law/loans](https://qu.edu/law/loans)
- New borrower, complete loan entrance counseling: [qu.edu/law/entrance](https://qu.edu/law/entrance)
- New borrower, complete Federal Unsubsidized Master Promissory Note: [qu.edu/law/loans](https://qu.edu/law/loans)
- New Federal Graduate PLUS Loan borrower, complete Federal Graduate PLUS Loan Master Promissory Note: [qu.edu/law/loans](https://qu.edu/law/loans)
- At any time during this process, please contact the Office of Financial Aid with any questions

## Family Educational Rights & Privacy Act (FERPA)

Federal law prohibits our office from disclosing certain types of information to individuals other than the student. If you want us to release information to a parent or another person who may be acting on your behalf, please complete and sign a Financial Aid Release Form and return it to our office. Go to [qu.edu/law/forms](https://qu.edu/law/forms) to access the form online.

# Contact Information

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School of Law Office of Financial Aid	203-582-3405
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School of Law Office of Admissions	203-582-3400
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School of Law Office of the Registrar	203-582-3214
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School of Law Library	203-582-3303
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School of Law Office of Professional & Career Development	203-582-3215
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School of Law Office of Student Services	203-582-3219
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Disability Services	203-582-3220
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Main University Number	203-582-8200
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North Haven Bookstore	203-582-3712
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One Stop	203-582-8650
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Veteran & Military Affairs	203-582-8867
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## Quinnipiac University School of Law

### Campus Location

North Haven Campus, SLE-113  
370 Bassett Road  
North Haven, CT 06473

### Mailing Address

275 Mount Carmel Avenue  
Hamden, CT 06518

203-582-3405  
[qu.edu/law/financialaid](http://qu.edu/law/financialaid)  
[lawfinaid@qu.edu](mailto:lawfinaid@qu.edu)