

NIU College of Law Financial Aid Offer Supplement 2024-2025

Federal Student Loan Offers

There are two federal loans available to NIU law students:

- The **Federal Direct Unsubsidized Loan** / \$20,500 annual limit
Students who meet the general Title IV eligibility rules and have not exceeded their lifetime limit are eligible. Students who have never previously borrowed through the program must complete a MPN and Loan Entrance Counseling at <https://studentaid.gov/> under "Complete Aid Process."
- The **Federal Grad PLUS** loan is available **up to the unmet cost of attendance** for students who pass an adverse credit history check or have an endorser. The Grad PLUS loan credit check is not the same process as a hard credit check for the average credit card company. See website for more information.

A Grad PLUS loan cannot be processed by NIU until we receive an electronic approval record from the U.S. Department of Education. Once processing is complete, your loan status will reflect as "accepted" in MyNIU. See Accepting Federal Loans for more information. There is no lifetime limit for a Grad PLUS loan. Students borrowing from Grad PLUS for the first time must complete additional loan counseling and a Grad PLUS MPN.

Generally, you can only borrow for defined educational expenses not covered by other forms of assistance such as scholarships, waivers, etc. Federal Direct Unsubsidized Loan and Federal Grad PLUS Loans are automatically offered to NIU Law students. While NIU initially offers you your maximum eligibility, you do not have to accept the full amount of either loan. However, you should borrow your maximum eligibility from the unsubsidized loan before borrowing from the Grad PLUS program because the interest rates and fees are lower for unsubsidized Direct loans than for Grad PLUS loans.

Federal student loans require at least a half-time enrollment level which is at least 6 credit hours for the fall and spring semesters, and at least 4 credit hours for summer.

Cost of Attendance and How It Impacts Student Loan Eligibility

If you participate in a federal loan program, federal regulations cap the total educational assistance you can receive from all sources by an established Cost of Attendance (COA).

The COA is established prior to the start of financial aid awarding for each academic year and is the same for all Law students. The COA is an estimate of average educationally related costs a law student may incur during a specific period of enrollment, such as a semester or an academic year.

Educationally related costs are defined as allowances for: tuition and fees; transportation; books, course materials, supplies, and equipment; living expenses for the student for the weeks of enrollment; federal loan fees; cost of obtaining a required licensure; and other goods and services deemed necessary by federal regulations to permit the average law student to concentrate on their educational pursuits. Medical and dental expenses are not a federally defined component of COA.

Except for dependent childcare necessitated by the parent's (student's) enrollment, COA cannot include the costs of other family members, such as the living expenses or educational costs of a student's spouse or children.

If a student, who has been awarded student loans, is at full COA and receives any type of funds from NIU or an outside agency, NIU is required to reduce the student loan(s) so that the total of all resources does not exceed COA. Many private lenders also factor in other forms of assistance you receive, and cap their private loan offers to your COA minus any other forms of assistance.

For the average law student, your COA acts as a "ceiling" for the total amount of assistance you may receive, regardless of if that assistance is in the form of a tuition waiver, scholarships, loans, or a combination of all three.

2024-2025 NIU College of Law Cost of Attendance for Domestic Students

		Fall		Spring		Year
Tuition*	\$	11,633.00	\$	11,633.00	\$	23,266.00
Fees	\$	200.00	\$	200.00	\$	400.00
Estimated Living	\$	7,723.00	\$	7,723.00	\$	15,446.00
Est Books and Supplies	\$	1,145.00	\$	1,145.00	\$	2,290.00
Estimated Travel	\$	1,359.00	\$	1,359.00	\$	2,718.00
Est Other Expenses	\$	1,184.00	\$	1,184.00	\$	2,368.00
Estimated Loan Fees	\$	101.00	\$	101.00	\$	202.00
	\$	23,345.00	\$	23,345.00	\$	46,690.00

* International Tuition is \$ 19,907 per semester

** All students enrolled in 9 or more hours are charged for NIU Student Health Insurance (SHI). Students may waive this charge if they have other comparable coverage. Since SHI is a mandated NIU charge, students who do not waive the charge and participate in NIU SHI may request to have the charge added to their COA.

If you enroll in fewer than 12 credit hours for any semester, the COA must be reduced to reflect actual tuition and fees. Other COA components including books, supplies and travel will also be reduced.

Living expense. The estimate used is an average of the cost for a student to maintain a moderate standard of living during both the Fall and Spring semester, generally 16 weeks each, or 32 weeks in total. The estimate is based on a one-bedroom apartment, suitable for a law student, in DeKalb. It cannot be increased to include the cost for other family members or individual lifestyle choices. It can only consider cost for the length of semesters.

Transportation. Federal law prohibits consideration of the cost of owning or financing a vehicle when calculating transportation expenses. NIU sources the per mile cost to maintain a vehicle and the per mile cost for gas from AAA, [Your Driving Costs](#). Effective beginning with the 2024-2025 award year, transportation estimates in COA *may* include costs associated with transportation between campus, residences, and places of work. NIU has built in a small allowance for travel to/from a place of employment/internship/clinical.

Books, Supplies, and Other Expenses. NIU's COA for law students includes estimates for books, course materials, supplies, and equipment, as well as professional clothing necessary for internships, mock court, etc., personal and health maintenance, software to support law students, cell phone and Wi-Fi monthly expenses, items such as briefcase, portfolio and business cards for court participation and internships as well as a modest budget for recreation and entertainment.

Summer Semester Expenses. Summer costs are not initially included in the school year cost of attendance, however, Law students who enroll in 4 or more hours for summer will have summer costs added to their COA. Summer COA cannot be determined until your summer registration is complete because summer courses vary in length.

Unless you have not accepted the full \$20,500 Unsubsidized Loan during the fall and/or spring semester, only Grad PLUS and private loans are normally available for summer.

The last day for NIU to begin processing a summer loan is the last scheduled day for *your* specific courses, including your last official day of a study abroad semester (not including time spent abroad after the program ends). Application for a Grad PLUS should begin at least three weeks prior to your last scheduled summer course day.

Requests for Increases to COA in Limited and Documented Circumstances:

- Travel – students who must commute more than 1600 miles a semester (100 miles per week) may request a travel increase. The increase will be 30 cents per mile over 1600.
- Books and supplies – Students can present documentation that required books and course materials exceeding \$1,145 per semester for a COA increase. This does not include an increase for software, printing, and subscription services because the *Other Expenses* estimate already includes those costs in allowance.
- Computer – Students who purchase a personal computer either during their law school enrollment or the summer prior, may have that expense added to their COA once during their entire Law School career. Generally, a maximum of \$2,000 will be considered and proof of purchase is required.
- Dependent care – An adjustment to your COA will be considered for students with young children for whom dependent care is required for class time, commuting time, and reasonable study time.
- Living Expenses – COA adjustments will not be made for living expenses unless a disability or educationally related circumstance requires accommodation. Documentation may be required prior to COA adjustment.
- **Student Health Insurance.** Because SHI is mandatory for enrollment and charged by NIU, the cost of **NIU student health insurance** can be added to COA for participating students. Approximately 75% of NIU law students waive the SHI charge so it cannot be considered an average charge and cannot be included for all students.

Accepting Federal Loans

Keep in mind that there is no minimum that you may, or must borrow. If you are able to, students are encouraged to borrow less than their maximum aid eligibility.

Select the MyNIU Financial Aid tile. Be sure the year displayed in the upper left corner is 2024-2025. Selecting Accept / Decline Awards will display your award screen. Click the Accept/Decline tab on the awards screen to a display drop down box next to your unsubsidized loan. You will have the option to Accept, Decline or Reset. Reset will allow you to accept a lesser amount. Finish by clicking the Submit tab.

The Grad PLUS Loan originally offered cannot be accepted in MyNIU. **To receive a Grad PLUS you must apply at studentaid.gov.** You will indicate an amount you want to borrow or request to borrow your maximum eligibility. Once NIU receives the Grad PLUS approved application directly from the studentaid.gov process, we will update the Grad PLUS to “accepted” for the amount you request.

You may request a Grad PLUS loan for a single semester or a fall and spring period. Summer must be a new application. Each Grad PLUS application requires an active credit decision. Credit decision are active for 120 days.

Loan Disbursement Schedule

NIU begins applying student loan amounts to a student’s NIU account on the first day of class of each semester. Disbursement occurs twice a week for the remainder of the semester. If a loan disbursement exceeds charges, a credit balance is created. Credit balances are issued to students, by direct deposit or a mailed paper check, the business day after they are created. You can sign up for direct deposit through MyNIU. Select the Financial Account tile, then Manage Direct Deposit Info.

Federal Direct Unsubsidized Loans are generally eligible for disbursement three business days after they have been accepted and, if required, the MPN and Entrance Counseling have been completed.

Federal Grad PLUS loans funds are not available for up to seven business days after an application is approved on studentaid.gov and, if required, a PLUS MPN and Entrance Counseling have been completed. This includes the time for NIU to receive the approval, loan certification information, and notification of MPN completion from the U.S. Department of Education (ED), update the financial aid package, send a loan origination record to ED and receive a response record. This time may be longer during peak periods which are generally two weeks prior to and the first three weeks of a semester.

We are allowed to disburse funds for a **study abroad** term 10 calendar days prior to the start date of the course. We cannot use the date you will depart.

Deadlines

NIU must originate a federal loan by the last day of attendance for an enrollment period. To allow processing time, we recommend you accept Direct Unsubsidized loans no later than one week prior to the end of a term and begin the Grad PLUS Loan application process at least three weeks prior to the end of a term.

This is especially important for summer courses including study abroad. Many fall and spring courses are “scheduled” for the full semester term dates. However, summer and study abroad courses have specific and unique course dates. We must use the dates for the course built in the student system. You can see the official start and end dates of each of your courses in MyNIU. Select Classic Home and click on each course in your schedule.

Students who attend multiple institutions or are co-enrolled in multiple distinct programs

In certain instances, some Law students attend multiple institutions at the same time. If the courses at another institution will be transferred to meet NIU law degree requirements, you must submit a Consortium Agreement Form to have the school/credit hours and associated costs hours at the other school considered in your NIU COA and enrollment level. See website for more information.

If you are enrolled at another institution at the same time and plan to seek a student loan at both institutions, you *must* notify NIU prior to the beginning of each semester. Under federal regulations, only one school may include living and personal and miscellaneous expenses in your COA. The Department of Education will notify both schools after the Department of Education has received both loan records. If you do not notify either school prior to the start of term, one school may be required to reduce your COA and you may owe a refund to that school.

If you are co-enrolled and seeking a degree in another NIU program and wish for us to consider enrollment in that program in calculating your aid eligibility, please contact us. By default we will award you as a Law student using *only* your law degree credit hours and associated costs.