

Lewis & Clark Law School

**Financial Aid
2022-2023**



Welcome



Lewis & Clark is committed to offering exceptional educational opportunities in an engaging, active, and supportive environment. We firmly believe this type of education is profoundly valuable not only to you as an individual, but to the broader community as well. We are keenly aware, however, that such an education requires a significant financial investment. We are committed to working in partnership with students to identify financial options and strategies that will make a law degree from Lewis & Clark an attainable goal.

This guide contains important information about your financial aid award, such as how we determined your eligibility for financial assistance, what steps you need to take to process the aid you have been offered, and how that aid will be disbursed to you. Answers to many of your financial aid questions can be found in the following pages or just a click away on our website.

Rest assured that the Office of Financial Aid staff is ready and willing to help you through the financial aid process, whether you are just beginning your Lewis & Clark experience, in the middle of your student journey, or nearing the completion of your degree.

Office of Financial Aid

615 S Palatine Hill Road MSC 56

Portland, OR 97219

Phone: 503-768-7090

Fax: 503-768-7074

Email: fao@lclark.edu

go.lclark.edu/fao

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Next Steps Checklist

For Incoming Law Students at Lewis & Clark

	Next Step	When
Done <input type="checkbox"/>	Review this guide.	Before making your admissions deposit.
Done <input type="checkbox"/>	Calculate your estimated refund or balance due after financial aid (p. 8).	Before making your admissions deposit.
Done / Not Required <input type="checkbox"/>	Complete verification, ONLY IF REQUIRED (pp. 6-7).	As soon as possible, preferably by April 15, 2022.
Done <input type="checkbox"/>	Pay your admissions deposit.	1st Deposit: See admission notification for due date. 2nd Deposit: Due by June 5, 2022.
Done / Not Required <input type="checkbox"/>	Accept/decline federal student loans through your Self-Service account and complete required loan processing steps on StudentAid.gov (pp. 16-17). The same deadline applies if you choose to borrow a private education loan (p. 17).	Summer, before July 1, 2022.
Done / Not Required <input type="checkbox"/>	Set up a payment plan with Nelnet:TMS if you wish to pay your bill in monthly installments (p. 8).	Fall plans begin July 5, 2022. Spring plans begin December 5, 2022.
Done <input type="checkbox"/>	Report external scholarships (p. 13).	As you are notified of them.

Determining Eligibility

The primary purpose of financial aid is to provide resources for students who demonstrate financial need. The formula for determining financial need is simple:

$$\frac{\text{Cost of Attendance} - \text{Expected Family Contribution}}{\text{Demonstrated Financial Need}}$$

Cost of Attendance

Each year Lewis & Clark estimates the typical cost associated with enrollment. Our calculations take into consideration:

- Tuition & Fees
- Living Expenses
- Books & Supplies
- Transportation
- Personal Expenses and Loan Fees

The sum of these typical expenses is called the cost of attendance or budget. The budget used to determine your financial aid eligibility is shown on your financial aid award letter. A detailed breakdown of the cost of attendance components can also be found on your College Financing Plan in Financial Aid Self-Service. It is important to realize that the components are estimates that reflect the typical costs most students have during a year at Lewis & Clark.

Expected Family Contribution

The Expected Family Contribution (EFC) is calculated using the information you provided on the Free Application for Federal Student Aid (FAFSA). It is important to note that the Expected Family Contribution is primarily a tool to assess aid eligibility and is not necessarily the amount you will pay for a year in college.

Demonstrated Financial Need

In working to meet the student's demonstrated financial need, we take into consideration all financial aid – including merit-based aid. Students who do not demonstrate financial need or those who receive merit-based awards in excess of their demonstrated financial need are not eligible for funding from need-based programs.

Determining Eligibility

General Eligibility Information

To receive financial assistance, an individual must be admitted as a degree-seeking student to a Lewis & Clark program. In addition, students must meet the following criteria in order to receive federal financial aid:

- Be a U.S. citizen or eligible non-citizen or permanent resident.
- Make satisfactory academic progress toward a degree.
- Enroll at least half-time each semester.
- Not be in default on any prior federal student loan.
- Not owe an overpayment on a federal grant or loan program.

Statement of Rights and Responsibilities

Financial aid recipients have the right to know the following:

- What financial aid programs are available to Lewis & Clark students and the priority application deadlines to be considered for this assistance.
- The method used to determine financial need.
- The appeal procedure regarding financial aid issues.
- How and when financial aid will be disbursed.
- How Lewis & Clark determines that a student is making satisfactory academic progress for the purpose of remaining eligible to receive financial aid and what happens if standards are not met.
- How the student employment program is administered at Lewis & Clark including how and when the student will be paid.
- What portion of the financial aid offered is in the form of loans and must be repaid.
- Borrowers have the right to know the interest rate, the total amount that must be repaid, the repayment procedures as well as the length of the repayment period and when it begins.
- The policies for refund of charges and return of financial aid funds in the case of complete withdrawal from Lewis & Clark.
- Lewis & Clark reserves the right to adjust financial aid awards if federal and/or state funding for aid programs falls short of anticipated levels.

Financial aid recipients have the following responsibilities:

- Maintain at least half-time student status.
- Remain in Good Academic Standing as described in the Law Registrar's policies.
- Make satisfactory academic progress toward a law degree as defined in the satisfactory academic progress policy for financial aid.

Statement of Rights and Responsibilities

- Notify the Office of Financial Aid immediately of receipt of other assistance including external resources and other educational benefits for the academic year. Such assistance must be taken into consideration in determining eligibility for federal loan and work-study programs.
- Notify the Office of Financial Aid of changes in marital or enrollment status which may result in a revision to eligibility for financial aid.
- Provide documents upon request to validate the information provided on the financial aid application. This is commonly referred to as “verification” and provides confirmation that a student’s eligibility for financial aid is being determined using accurate information.
- Secure a job and work the number of hours necessary to earn the amount of Federal Work-Study (FWS) offered if so desired. An offer of FWS is not a guarantee of employment.
- Complete the process for securing any loan funds offered if it is determined that the funds are needed. Repay loan funds received in accordance with the terms of the respective loan program.
- Pay, on time, all Lewis & Clark charges not covered by financial aid.
- Reapply for financial aid each year by the priority filing date of February 15.

Verification

go.lclark.edu/verification

Students may be asked to provide documentation to validate information provided on the aid application through a process called verification. Students who are selected must complete the verification process to confirm their eligibility for aid. Lewis & Clark may require verification to resolve discrepant information provided in the process of applying for aid or prior to consideration of special circumstances.

If selected, you will find a list of the items needed to complete verification in the Required Documents section of your Self-Service account. Please submit the requested documentation to the Office of Financial Aid.

Required verification documents may include the following:

- Student and/or spouse’s federal tax return transcript*
- W-2 forms, Schedule C, and/or Schedule K-1, if applicable
- Signed verification worksheet

*The federal tax return transcript is not required if you used the IRS Data Retrieval Tool to populate income information on your FAFSA.

Revisions

Should the information used to determine eligibility for financial aid change, a revision to the financial aid award may be necessary. A revised award notification, which supersedes any previous award notification received by the student, will then be issued. Carefully review any revised award notification to determine if additional action is necessary to secure funding. Changes in awards are subject to availability of funding. Please note that financial aid revisions can occur any time new information is provided to the Office of Financial Aid, even after funds have been disbursed.

The following events are examples of situations that should be promptly reported to the Office of Financial Aid, as they may result in a financial aid award revision.

- 1) Change in Enrollment Status** — Eligibility for aid will be reviewed if a student drops below half-time enrollment or changes divisions. Students must be enrolled at least half-time to be considered for federal loan programs.
- 2) Receipt of Additional Assistance Including External Resources** — Aid received from sources inside or outside Lewis & Clark such as scholarships, loans, tuition waivers, or educational benefits can impact a student's eligibility for other aid programs. In most cases, receipt of such additional assistance will reduce a student's Federal Direct Graduate PLUS Loan eligibility. However, in some cases it may be necessary to reduce the amount of a need-based Federal Work-Study award.
- 3) Verification Changes** — Lewis & Clark is required to make corrections to inaccurate information discovered through the verification process and to use the verified information in determining a student's eligibility for financial aid. Significant corrections to a student's original information may cause a change in eligibility and result in a revised award notification.
- 4) Student Financial Changes** — If a student updates or corrects information provided on the FAFSA, it is possible that a financial aid award revision will be necessary. Students may also request that family emergencies such as involuntary job loss be reviewed to determine if a financial aid award can be revised.

Aid Renewal

Reapply for financial aid online: **www.FAFSA.gov**.

Student Account Information

For further information regarding account statements, payment plans, and what it means to settle a student account, visit **go.lclark.edu/student/accounts**.

Renewal of Financial Aid

Financial aid awards are year specific and students must reapply for assistance on an annual basis. For financial aid purposes, summer is the first semester of the new academic year at Lewis & Clark. Continuing students who wish to be considered for need-based financial aid and/or federal student loans must file a FAFSA with the U.S. Department of Education at **www.FAFSA.gov**. The FAFSA becomes available October 1 and students are encouraged to complete the application process no later than February 15 for priority consideration. Students receiving merit-based scholarships should refer to their scholarship notification from the Admissions Office for requirements for renewal of funds.

Estimating Costs

Please visit www.lclark.edu/offices/financial_aid/law/loan-disbursement-and-budgeting-refunds and complete a Budget Worksheet. By subtracting anticipated financial aid from direct costs you can estimate your refund or balance due in each semester. As you complete the worksheet please note that loan origination fees will be deducted from each loan disbursement. We encourage you to complete a Budget Worksheet annually after receiving your award letter to better understand the distribution of your aid and help you plan your finances for the year ahead.

Student Account Billing Statement

Student and Departmental Account Services produces statements itemizing the activity on student accounts. Fall semester statements are available in July and spring semester statements are available in November. Students can also view live account information online in the Student Account Center (lclark.afford.com). By each semester's due date, student accounts should be settled and the account balance brought to zero by making the appropriate payments and/or fully processing sufficient financial aid funds.

To assist students in meeting their portion of the educational costs, Lewis & Clark partners with Nelnet:Tuition Management Systems (TMS) to offer a monthly payment plan option in the fall and spring semesters (not available in summer).

Student Account Information

go.lclark.edu/refunds

Disbursing Financial Aid

Financial aid will be applied to student accounts and used to address charges incurred, such as tuition and fees. Financial aid funds cannot be applied until the appropriate paperwork has been completed and the funds are received.

Credit Balance Refunds

Aid applied to a student account which exceeds the amount a student has been charged may be refunded to the student. Refunds will be processed after the first day of classes in each term and only when a credit balance actually exists on a student account. Refunds must be used to cover education-related expenses such as off-campus living expenses, transportation, and/or books and supplies.

Note: Please be aware that Lewis & Clark cannot apply federal student aid funds toward fines and miscellaneous fees assessed to student accounts without the student's Title IV Authorization. For this reason, even after you receive a credit balance refund of federal student aid funds, you may still have outstanding charges on your student account. Unpaid balances may prevent future registration.

Terms and Conditions

These and other financial aid policies are posted online at go.lclark.edu/fao.

Satisfactory Academic Progress Policy

College policy and federal regulations require that students make adequate progress toward their intended degrees if they wish to maintain eligibility for financial aid. To retain financial aid, students must:

- Maintain a cumulative GPA of at least 2.0 at all times.
- Maintain a pace of course completion of at least 67%. Pace is federally defined as cumulative credit hours completed divided by cumulative credit hours attempted.

Compliance with this policy will be monitored annually. Students who have not met the Satisfactory Academic Progress requirements will be invited to submit a petition letter requesting reinstatement of their financial aid eligibility.

Terms and Conditions

Withdrawal Policy

Students who officially withdraw from Lewis & Clark during the semester may be eligible for a recalculation of charges in accordance with institutional policy. Students must initiate the official withdrawal process in the Law School Registrar's Office. Please refer to the What's What Law Student Handbook for specific information regarding withdrawal policies and procedures. Separate calculations will be done to determine how much institutional and federal aid a student is eligible to retain in light of the withdrawal.

Federal regulations may require a recalculation of federal aid eligibility if a student withdraws from, drops, or does not begin scheduled coursework offered in a modular format. Modular courses are those which do not span the length of the semester. In addition, a recalculation of aid eligibility may be required for students who cease enrollment during the course of a semester but who have not gone through the official withdrawal process. Please contact the Office of Financial Aid for additional information on the impact that withdrawing from Lewis & Clark will have on financial aid eligibility.

Sources of Assistance

Scholarships for Incoming Law Students

The Law School Admissions Committee offers scholarship and grant aid to a significant percentage of the incoming class. Questions about the application process or scholarship amounts should be directed to the Law School Admissions Office. Awards described as renewable do not have grade requirements, but recipients must remain in good standing while enrolled. Renewable awards are also subject to a cap. Refer to your scholarship notification letter for complete details.

Awards for select recipients are partially funded by scholarships that are named for our generous donors, such as the John and Susan Bates Family Endowed Scholarship for Business Law, the Paul H. Casey Scholarship for Public Interest Law, and the Gantenbein Fellows Scholarship. Some donor-named scholarships may not be awarded every year.

Dean's Scholarship for Excellence

Based on exceptional achievement and professional promise.
Renewable.

Discovery Grant

Grant amounts and criteria vary. Renewable.

Sources of Assistance

Visit the Law School Admissions website for more information about scholarships: go.lclark.edu/law/scholarships/awards.

Trillium Grant

Grant amounts and criteria vary. Renewable.

Quinault Allottees: Nelson D. Terry Scholarship

Priority consideration is given to Native American students who are enrolled and involved in their tribal community. This scholarship is funded by the Quinault Indian Allottees Association and it is not renewable.

Fellowships

Each year fellowships are offered to entering students with academic merit and significant experience in environmental advocacy or research. Fellows receive a grant towards their tuition in the first year, as well as faculty mentoring, access to special programming, and a possible research assistant position in the second or third year of law school.

Scholarships for Continuing Students

A number of scholarships are available to continuing law students, and the list below is not exhaustive. The application process takes place during the spring semester. Please be aware that some scholarships may not be awarded every year.

Allen Hein Alumni Memorial Scholarship

Awarded based on professional dedication, intellectual insight, and interest in labor law.

Alumni Board of Directors Scholarship

Awarded based on financial need and community involvement.

Andrea Swanner Redding Scholarship

Awarded to honor a female alum who was active in local bar associations and Career Services at the law school.

Candise DuBoff Jones Memorial Scholarship

Awarded based on passion for law, financial need, scholarly achievement, and commitment to community.

Helping Hand Scholarship

Awarded to single parents of children under 18 while attending law school.

Jane Wiener Memorial Scholarship Fund

Awarded to support law students with physical disabilities.

Joyce Ann Harpole Memorial Scholarship

Awarded based on dedication to studies while maintaining balance in career, family, and community.

Neva Elliott Scholarship

Awarded to honor an early female graduate of the law school.

Sources of Assistance

Patricia Kraske Scholarship

Honoring a long-time staff member, this award is open to non-traditional aged female law students.

Richard J. Peppin Scholarship for Animal Rights

Awarded to committed vegans who demonstrate their dedication to animal rights through law school and extracurricular activities.

Roosevelt Robinson Minority Scholarship

Awarded based on strong academic performance and financial need, with commitment to ethnic diversity.

Steven Manas Memorial Scholarship

Awarded to an outstanding upper-division student in environmental law.

Terry Wilson Scholarship

Awarded based on interest in public service and willingness to use legal skills to help those in need of a champion of their cause.

Tuition Waiver Program

The Tuition Waiver Program is a benefit of employment extended to eligible Lewis & Clark employees, their dependents, and their spouses. Application for this benefit is made through Human Resources. The amount a student will receive in tuition waivers in a given academic year must be taken into consideration when determining a student's eligibility for federal and state aid programs.

External Resources

External Resources

External Resources are funds awarded by an organization other than Lewis & Clark and include scholarships awarded by religious, civic, or other organizations, state and federally funded scholarships or grants not listed in this guide, or tuition benefits received from an employer. Students must notify the Office of Financial Aid of any external resource(s) they will receive in a given academic year regardless of the amount. Notification can be made through the Report/View Outside Awards section of your Self-Service account.

Inform donors to send scholarship payments directly to the Office of Financial Aid. It is institutional policy to divide scholarship funds equally between the semesters of enrollment. Scholarship donors may request a different distribution of the student's funds by providing written instructions to the Office of Financial Aid with the scholarship payment.

In most cases, receipt of external funding will result in a dollar-for-dollar decrease in the student's Federal Direct Graduate PLUS Loan or private loan eligibility. However, in some cases it may be necessary to reduce the amount of a need-based Federal Work-Study award.

Taxability of Scholarships and Grants

Scholarships and grants received in a calendar year in excess of tuition and books/supplies for that calendar year are subject to federal income tax. Lewis & Clark is not responsible for notifying students of the taxable amounts of grants and scholarships. The Office of Financial Aid cannot serve as a tax consultant or advisor. Detailed information concerning the taxability of scholarships and grants can be found in IRS Publication 970 Tax Benefits for Education, on www.irs.gov, or by consulting a personal tax advisor.

Work Opportunities

Many second and third year law students find working part-time while enrolled to be a beneficial and rewarding aspect of their law school experience. Law Career Services provides resources to help students locate job opportunities in the legal field. To work in some off-campus legal agencies, students must have a Federal Work-Study award.

Work Opportunities

Federal Work-Study (FWS)

The Federal Work-Study (FWS) program provides employment opportunities for students who demonstrate financial need. An award of FWS is **not a guarantee of employment** but merely indicates eligibility to work under this particular program. Student earnings from FWS are disbursed in the form of a paycheck directly to the student based on the number of hours worked each month. For more information on the FWS program for law students, please visit https://law.lclark.edu/offices/career_services/workstudy.

Note: *The amount of FWS funds a student is eligible to earn in an academic year is noted on the financial aid award letter. A student's gross earnings may not exceed the awarded amount. It is the student's and supervisor's responsibility to track earnings under this program. Earnings under the FWS program are taxable as wages and must be reported to the IRS if a student is required to file a tax return. Students may not work more than 20 hours per week while classes are in session and may not work more than 40 hours a week when classes are not in session.*

Required Documentation

As with any job, students must complete certain federally-required employment forms to document that they are eligible to work in the United States. Completion of the I-9 Employment Eligibility Form is required before beginning initial employment and the W-4 Withholding Form is recommended to ensure proper tax withholding. Both forms may be completed online through Workday, the Human Resources Information System.

As with any job, students must complete certain federally-required employment forms to document that they are eligible to work in the United States. Completion of the I-9 Employment Eligibility Form is required before beginning initial employment and the W-4 Withholding Form is recommended to ensure proper tax withholding. Both forms may be completed online through Workday, the Human Resources Information System.

To complete the I-9 form, students need to show certain original documents to Human Resources or Law Business Services staff. As an example, students may complete an I-9 form by showing a United States Passport OR a driver's license and original Social Security Card. Faxed or copied documents cannot be accepted.

Documents most students bring:

- A passport, or
- A driver's license and original Social Security Card (not a copy), or
- A driver's license and an original State or County issued birth certificate (not a copy)

Work Opportunities

Loan Programs



Important Info on Federal Direct Loans

All first-time borrowers will be required to complete a Federal Direct Loan Master Promissory Note and Entrance Counseling to receive Federal Direct Loan funding. These steps can be completed at ***StudentAid.gov***.

Payment of Student Earnings

Student employees, in conjunction with their supervisors, submit web-based timesheets on or before the 20th of each month. Paychecks are generated based on the number of hours a student works during each pay period and therefore vary from month to month. Payday is the last business day of the month. Students are encouraged to have monthly paychecks deposited directly into a personal bank account. Paychecks for students who do not elect to use direct deposit are held for two weeks at Student and Departmental Accounts Services and then mailed to the permanent address.

Federal Direct Loans

- Please see the chart below for current loan origination fees and interest rates.
- Loan origination fees are calculated on the gross loan amount. Every loan disbursement will be reduced by the loan fee. Please be aware of these fees when completing the Budget Worksheet.
- The borrower is responsible for the interest that begins accruing on the Federal Direct Unsubsidized and Graduate PLUS Loans as soon as they are disbursed. Interest may be paid during periods of enrollment or deferred until the borrower enters repayment. At repayment, accrued interest will be capitalized and added to the principal amount of the loan so that interest will accrue on an increased principal amount during repayment.
- Federal Direct Loans borrowed for a two-semester academic year will be disbursed in two equal disbursements. The first half will be disbursed to the school at the beginning of the fall semester and the second half will be disbursed at the beginning of the spring semester. Loans borrowed for a three-semester academic year will be disbursed in thirds at the beginning of each semester.
- The standard repayment period is ten years, although extended and income-driven repayment options are available.

Loan Type	Origination Fees		Interest Rates	
	First Disbursed Oct. 1, 2021 – Sept. 30, 2022	First Disbursed Oct. 1, 2022 – Sept. 30, 2023	First Disbursed July 1, 2021 – June 30, 2022	First Disbursed July 1, 2022 – June 30, 2023
Unsubsidized Loan	1.057%	TBA	5.28%	TBA
Graduate PLUS Loan	4.228%	TBA	6.28%	TBA

Loan Programs

Loan Processing Steps:

- 1) Log into **WebAdvisor**.
- 2) Click the link for Financial Aid Self-Service.
- 3) Navigate to *My Awards* and accept/decline your loans.
- 4) Scroll to the bottom of the page to view your *Loan Requirements Checklist*.
- 5) Complete the required steps on **StudentAid.gov**.
- 6) If you requested the Grad PLUS Loan, submit a PLUS Loan Application on **StudentAid.gov**.

For more information about private loans, visit **go.lclark.edu/fao** and click on Loan Information and Processing, then Private Loans.

William D. Ford Federal Direct Unsubsidized Loan

- Federal Direct Unsubsidized Loans are available regardless of demonstrated financial need.
- Graduate-level students may borrow up to \$20,500 per academic year through the Federal Direct Unsubsidized Loan program.
- Repayment begins six months after you graduate or drop below half-time enrollment.

Federal Direct PLUS Loan for Graduate Students

- The Federal Direct Graduate PLUS Loan program allows creditworthy students to borrow up to the cost of attendance minus all other financial assistance. A separate application involving a credit check is required.
- You may borrow less than the maximum amount shown on your award letter.
- You don't have to make any payments while you're enrolled in school at least half time and for an additional six months after you graduate, leave school, or drop below half-time enrollment.
- **Students should access the full amount of their Federal Direct Unsubsidized Loan before borrowing the more expensive Federal Direct Graduate PLUS Loan.**

Private Education Loans

- Private education loans can be used to cover educational expenses not already covered by federal student loans or any other source of aid.
- Approval is based on an individual's creditworthiness.
- Students who do not meet a lender's credit qualifications may be able to apply with a creditworthy co-signer.
- Interest rates, grace periods, repayment options, and fees vary considerably from lender to lender.
- Students are encouraged to maximize borrowing under federal education loan programs before pursuing private education loan funding.

Glossary

Frequently used financial aid terms and definitions can be found at **https://www.lclark.edu/offices/financial_aid/glossary**.

College Contact Information

Financial Aid Office

Phone: 503-768-7090

Fax: 503-768-7074

Email: fao@lclark.edu

Website: www.lclark.edu/offices/financial_aid/law

Student and Departmental Account Services

Phone: 503-768-7829

Fax: 503-768-7908

Email: accountservices@lclark.edu

Website: www.lclark.edu/offices/account_services

Law Admissions Office

Phone: 503-768-6613 or 800-303-4860

Fax: 503-768-6793

Email: lawadmss@lclark.edu

Website: www.lclark.edu/law/offices/admissions

Law Registrar's Office

Phone: 503-768-6614

Fax: 503-768-6850

Email: lawreg@lclark.edu

Website: www.lclark.edu/law/offices/registrar

Human Resources — Student Employment

Phone: 503-768-6266

Fax: 503-768-6233

Email: hr@lclark.edu

Website: www.lclark.edu/offices/human_resources/jobs/students