Juris Master
Financial Aid Newsletter

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## FINANCIAL AID

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**LAW - JURISMASTER@LAW.FSU.EDU | 850.644.7591**
Florida State is consistently rated one of the nation's *best-value law schools* by *National Jurist* magazine and is rated a "good value" by *U.S. News & World Report*.

We are proud of our ability to provide an excellent law school education at an affordable and reasonable cost to our students. Our program tuition is set at a competitive price of $683.05 per credit hour for in-state students and $1,083.33 per credit hour (after scholarships) for out-of-state students.

### Tuition Information

<table>
<thead>
<tr>
<th>In-State</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$683.05</strong> per credit hour</td>
<td><strong>$1,083.33</strong>* per credit hour</td>
</tr>
</tbody>
</table>

- Students typically take six credit hours per term - $4,098.30 per term.
- $20,491.50 for 30-credit hour program.
- Students typically take six credit hours per term - $6,499.98 per term, after scholarships.
- *Scholarship available to cover $266.79 per credit hour.
- As low as $32,500, after scholarship, for 30-credit hour program.

*Tuition & Fees Breakdown*
As a Juris Master student, you have the option to finance your legal education through the Federal Direct Loan Program, administered by the U.S. Department of Education. Specifically, these loans include the Federal Direct Stafford Loan and the Graduate Student PLUS loan (GradPLUS loan). Federal loans typically have lower interest rates, multiple repayment options, more extended repayment periods, and other protections. Also, their credit requirements are less stringent than private loans.

Quick Facts

1. By filling out a Free Application for Federal Financial Aid (FAFSA) students can be eligible to receive financial assistance to help for their legal education.

2. Financial aid distribution is based upon a Cost of Attendance (COA) or "budget" set annually by Florida State University. The COA is an estimate of a student's education expenses for a particular period of enrollment. The COA isn't what FSU will charge you, it is an estimated breakdown of what the school expects a student to spend in each semester.

3. Juris Master students can borrow up to $20,500 each Fall/Spring from the U.S. Department of Education through the Federal Direct Loan Program. Students are also eligible to borrow for summer terms.

Connecting you to the resources you need.

The College of Law works directly with an FSU Financial Aid liaison, exclusive to the law school. This affords students easy access to financial aid assistance and resources.

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Cost of Attendance

The Cost of Attendance (COA) forms the basis for financial aid calculations and is an estimate of the average student costs. All aid (which includes scholarships, loans, and any outside resources) must not exceed the cost of attendance budget.

2022-2023 Fall/Spring Cost of Attendance Budget
Based on students taking six (6) credit hours per term.

<table>
<thead>
<tr>
<th>Category</th>
<th>In-State</th>
<th>Out of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$4,153</td>
<td>$8,155</td>
</tr>
<tr>
<td>Housing</td>
<td>$4,532</td>
<td>$4,532</td>
</tr>
<tr>
<td>Board</td>
<td>$2,248</td>
<td>$2,248</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$850</td>
<td>$850</td>
</tr>
<tr>
<td>Transportation</td>
<td>$560</td>
<td>$560</td>
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<tr>
<td>Personal</td>
<td>$2,798</td>
<td>$2,798</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$15,141</strong></td>
<td><strong>$18,755</strong></td>
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Financial Aid Eligibility

Recipients of federal financial aid (including loans) must meet the following criteria:
- Be a U.S. citizen or eligible non-citizen with appropriate documentation.
- Be admitted as a degree-seeking student and enrolled at least half-time (six (6) credit hours) per term.
- Not be in default on a previous student loan or owe a repayment on a previous federal aid award received at any institution.
- Maintain Satisfactory Academic Progress requirements established by FSU.

Types of Federal Aid:

Florida State University participates in the U.S. Department of Education's federal direct loan program (The William D. Ford Federal Direct Loan Program), which provides the following two loan types to graduate and professional students:

1. Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.

2. Direct Grad PLUS Loans are loans made to graduate or professional students to help pay for educational expenses not covered by other financial aid. Eligibility is not based on financial need but requires a credit check. GradPLUS app is separate from FAFSA. You can find more information here.
Federal Loan Interest Rates & Fees

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Fixed Interest Rate</th>
<th>Loan Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Unsubsidized Loan (Stafford)</td>
<td>6.54% *</td>
<td>1.057%</td>
</tr>
<tr>
<td>Direct PLUS Loan (GradPLUS)</td>
<td>7.54% *</td>
<td>4.228%</td>
</tr>
</tbody>
</table>

*Interest rates for Direct Loans First Disbursed on or after July 1, 2022, and before July 1, 2023.

More information about Federal Loan Interest Rates & Fees can be found [here](#).

Applying for Financial Aid

To apply for federal student aid, including loans, you must complete and submit the [Free Application for Federal Student Aid (FAFSA)](#). Based on the results of your FAFSA, the Office of Financial Aid will prepare a financial aid offer or award package, which may include an allocation of Direct Unsubsidized loans. If you need additional funds, you must apply separately for the Direct Grad PLUS loan.

In order for FSU to receive your FAFSA results, you must include our school code, 001489. Keep in mind that all graduate/professional students are considered independent of their parents for federal aid programs.

A new FAFSA becomes available beginning on **October 1** for the next academic year (Fall-Spring-Summer).

Student Loan Resources

- Federal Student Loans: Basics for Students
- PDF Federal Student Loan Programs
- FAFSA Resources & Information
- FSU Office of Financial Aid
Financial Aid Process

Click each of the icons below to see more information.

In order to receive financial aid, you MUST be enrolled in six (6) credit or more credit hours each term.

Important Reminders!
- Complete Loan Entrance Counseling & Master Promissory Note.
- Complete your Disbursement Permissions.
Please check the **Frequently Asked Questions** page for answers to questions you may have.

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