Outlook

Financial Aid Notification

From financialaid@law.uchicago.edu <financialaid@law.uchicago.edu>
Date Tue 6/24/2025 12:04 AM
To Francisco Maldonado <fmaldonado1@uchicago.edu>

THE UNIVERSITY OF CHICAGO
THE LAW SCHOOL

Dear Francisco,

Your official financial aid package has been compiled and is ready for review.

Your Financial Aid for 2025-2026 academic year:

Scholarships & Grants

	Autumn	**Winter**	**Spring**	**Total**
Law JD Scholarship	$5,000	$5,000	$5,000	$15,000
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Total	$5,000	$5,000	$5,000	$15,000

All costs are estimated. Total financial aid cannot exceed the cost of attendance. Changes to the cost of attendance may result in an adjustment to your financial aid eligibility.

Estimated amount due to UChicago:$69,825

Cost of Attendance 2025-2026:

Direct Costs	**Amount**		**Indirect Costs**	**Amount**
Tuition	$83,316	DEAD	Loan Fees	$2,784
Student Services Fee	$1,509	SPACE	Transportation	$2,670
Total	$84,825		Food and Housing	$19,593
			Misc. Personal Expenses	$8,583
			Books and Course Materials	$1,788
			Total	$35,418

Self-Help:

	Autumn	**Winter**	**Spring**	**Total**

Direct Unsubsidized Loan	$6,833	$6,833	$6,834	$20,500
Direct GradPLUS Loan	$28,248	$28,248	$28,247	$84,743
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Total	$35,081	$35,081	$35,081	$105,243

Self-help options may include optional loans. You can take advantage of these financial aid offers, or utilize other funding, as needed. You may use savings, loans, or other means (such as excess financial aid) to assist with these expenses. For more detailed information about self-help options, visit law.uchicago.edu/financial-aid.

Here is specific information about your self-help:

Direct Unsubsidized Loan

In order to receive a Direct Unsubsidized Loan, you must complete the following steps at https://studentaid.gov/. The Federal Direct Unsubsidized loan is subject to fees. Fees are deducted up front from each disbursement.

Complete a Direct Loan Master Promissory Note (MPN)

Complete Direct Loan Entrance Counseling (EC)

Please note if you have completed a MPN within the last 10 years, you do not have to complete a new note. If you have completed EC at any time in the past, you do not have to complete it again.

Direct GradPLUS Loan

The Graduate PLUS Loan is a credit based loan. In order to receive a Graduate PLUS Loan, you must complete the following steps at https://studentaid.gov/. The Federal Direct Graduate PLUS Loan is subject to fees. Fees are deducted up front from each disbursement.

Apply for a PLUS Loan: Your loan will not be accepted until you pass this credit check

Complete a Grad PLUS Master Promissory Note (MPN)

Complete Grad PLUS Entrance Counseling (GPEC)

Please note if you have completed a MPN within the last 10 years, you do not have to complete a new note. However, if you obtained an endorser or documented extenuating circumstances you must complete a MPN and PLUS Credit Counseling for each PLUS Loan request. If you have completed EC at any time in the past, you do not have to complete it again.

For more information about self-help options, contact our office.

OTHER IMPORTANT INFORMATION:

Accept/Decline/Reduce Your Financial Aid: You can access my.UChicago.edu to accept, decline and/or reduce your financial aid. You can accept all aid listed in your portal **except** for the GradPLUS Loan. The Law School's Office of Financial Aid will accept the GradPLUS Loan on your behalf once you have completed the GradPLUS application steps at studentaid.gov. The GradPLUS Loan will be accepted by our office only after the GradPLUS credit check has been approved.

UChicago Scholarship/Stipend Assistance: If you have been offered Federal Student Loans based on your Financial Aid Application, and you receive additional funding from the University of Chicago or outside resources, we may be required to reduce the loan.

GradPLUS Loan: The GradPLUS Loan is a federal student loan available to credit worthy students attending the University of Chicago. The GradPLUS Loan offers a fixed interest rate and flexible repayment terms.

Private loans: Private companies also offer loans to University of Chicago students. You can find information regarding private student loan options at https://www.law.uchicago.edu/private-student-loans.

Your Obligation: You must notify our office if you receive financial assistance other than that listed on this aid notification, reduce, or increase your course load, change the quarters in which you will enroll, or are no longer enrolled in a degree-granting program. You can report aid from other sources through your my.UChicago.edu portal

Availability of Funds/Refunds: Refunds, resulting from excess student loan funds, will be disbursed when you are enrolled at least half-time (6 credits or equivalent) each quarter, though the Law School requires that students are enrolled in no fewer than 9 credit hours per quarter Refunds are generally available beginning the first week of the quarter, provided you are enrolled at least half-time. At the beginning of each quarter, you should be prepared to support yourself until the time your loan funds are available.

The estimated total cost of attendance, including indirect costs which will not appear on your UChicago bill, is $120,243. After your grants and scholarships are applied (if eligible), your net price is $105,243.

For more information regarding Law Financial Aid, visit law.uchicago.edu/financial-aid.

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