

## How to Apply for Federal Financial Aid

Submit the Free Application for Federal Student Aid (FAFSA) for the 2026-27 academic year.

- ▶ This form is available online at [FAFSA.gov](http://FAFSA.gov).
- ▶ Start your application as soon as possible. You do not need to wait for your admission decision.
- ▶ Search for Lewis & Clark College by name or school code (003197) and select us to receive your information.
- ▶ For priority consideration, submit your FAFSA by **February 15, 2026**.

You will receive a FAFSA Submission Summary after your form is processed. Please read it carefully and take action if necessary. We will contact you by email if we need additional documentation.

Financial aid offers will be prepared in the spring for admitted students with complete aid applications. You will receive an email notification when yours is available to view online. If you decide to attend Lewis & Clark and wish to borrow student loans, you will need to complete the required processing steps by July 1. Reapply for federal financial aid every year by filing a new FAFSA as early as possible.

## Financial Aid Resources for JD Law Students

### Scholarships

- [Lewis & Clark Law School scholarships](#) are awarded by the Admissions Committee. All admitted students, including international and undocumented individuals, receive automatic consideration for these awards. No separate application is necessary. Amounts vary.
- Search the [AccessLex Law School Scholarship Databank](#) for outside scholarship opportunities.
- Enrolled students are encouraged to participate in [MAX by AccessLex®](#), a free personal finance program designed exclusively for law students with scholarship incentives built in for motivation.

### Federal Direct Unsubsidized Loan

- FAFSA required, but eligibility is not based on need
- Unsubsidized, meaning that interest begins accruing at the time of disbursement
- Fixed interest rate (7.94% in 25-26 academic year; 26-27 rate will be set in June 2026)
- A loan origination fee will be deducted from each disbursement (currently 1.057%)
- \$50,000 annual borrowing limit; amount is subject to proration for less-than-full-time enrollment
- \$200,000 aggregate limit (excludes undergraduate borrowing)
- \$257,500 lifetime borrowing limit (includes undergraduate, graduate, and professional borrowing)

### Private Educational Loans (**credit qualified**)

- Separate application required with your lender of choice
- Approval is dependent on your credit history; consider applying with a creditworthy cosigner
- Unsubsidized, meaning that interest begins accruing at the time of disbursement
- Interest rates, fees, and other terms and conditions vary by lender
- Annual borrowing limit is Cost of Attendance minus all other aid; a lifetime limit may also apply depending on the lender
- Repayment options vary by lender; cosigner release may be an option
- More private loan information is available at [lclark.edu/offices/financial\\_aid/loans/private\\_loans](http://lclark.edu/offices/financial_aid/loans/private_loans)

*NOTE: The information in this handout is subject to change based on final rules from the Department of Education. More details are forthcoming. Resources on StudentAid.gov and the L&C Financial Aid website will be updated as more information becomes available.*

# Lewis & Clark

## Office of Financial Aid

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## 2026-27 Lewis & Clark Law School JD Financial Aid Information Sheet

### Estimated Cost of Attendance (COA) for the 2025-26 Academic Year \*

Cost of Attendance Components	Full-Time (Day Division)	Part-Time (Evening Division)
Tuition	\$61,434	\$46,060
Food & Housing	\$19,170	\$19,170
Books & Supplies	\$1,600	\$1,600
Transportation	\$2,700	\$2,700
Personal Expenses	\$3,600	\$3,600
Loan Fees	\$1,300	\$1,300
<b>Total Cost of Attendance</b> for 9-month enrollment	<b>\$89,804</b>	<b>\$74,430</b>

\* The estimated Cost of Attendance is set in March for the upcoming academic year.  
Tuition rates typically increase annually; other cost components are also subject to change.

### Sample Financial Aid Offer for a Full-Time (Day Division) Student Based on 2025-26 COA

Types of Financial Aid	Fall	Spring	Total
Dean's Scholarship	\$10,000	\$10,000	\$20,000
Federal Direct Unsubsidized Loan (subject to an origination fee)	\$25,000	\$25,000	\$50,000
Estimated Private Loan Eligibility (credit qualified; approval is not guaranteed)	\$9,902	\$9,902	\$19,804
<b>Total Aid Eligibility</b>	<b>\$44,902</b>	<b>\$44,902</b>	<b>\$89,804</b>

- Eligible financial aid applicants will receive an aid offer that fully covers their Cost of Attendance with a combination of scholarship, Federal Direct Unsubsidized Loan eligibility, and estimated private loan eligibility.
- You may not need to borrow the maximum amount. Law school indebtedness varies from student to student, and the amount you borrow is up to you. Consider ways to live frugally, budget carefully, and borrow conservatively.

### Private Educational Loans and Creditworthiness

Most students will need to access loan funding beyond the amount available under the Federal Direct Unsubsidized Loan program at some point during enrollment. Approval for a private loan is decided after a review of your credit history. Applying with a creditworthy cosigner may increase the likelihood of approval and/or help reduce your interest rate.

Check your credit history for free at [AnnualCreditReport.com](http://AnnualCreditReport.com). **Do what you can to improve your credit now; identify and resolve any issues well before enrolling in law school.** Keep in mind that educational loans are not intended to cover prior obligations such as credit card debt, auto loans, or other consumer debt. **Pay off or pay down as much consumer debt as you can before enrolling in law school.**

### Federal Student Loan Repayment

You will have the opportunity to choose from two repayment plans for federal student loans.

- **Tiered Standard Repayment Plan:** the fixed monthly payment amount is calculated based on total debt, interest rates, and length of the repayment period (10, 15, 20, or 25 years, depending on the amount borrowed).
- **Income-driven Repayment Assistance Plan (RAP):** the monthly payment amount is calculated as a percentage of Adjusted Gross Income (1–10% of AGI; \$10 minimum monthly payment; 30-year repayment period).

Visit [StudentAid.gov/Repay](http://StudentAid.gov/Repay) to learn more. Those who intend to work in the public interest should also explore the [Public Service Loan Forgiveness Program \(PSLF\)](#) and the [L&C Loan Repayment Assistance Program \(LRAP\)](#).