

Lewis & Clark

Office of Financial Aid

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2026-2027 Budget Worksheet for Law Students

This worksheet is a tool to help you estimate your financial aid refund or account balance due in each semester so that you can plan ahead and budget successfully throughout the year. To complete the worksheet, refer to the following:

- Your 2026-27 financial aid offer in Self-Service
 - ▶ Log into [Self-Service](#), click the link for Financial Aid, and navigate to My Awards
 - ▶ Select the 2026-27 academic year from the dropdown menu at the top of the page
- [Tuition cost information](#) for the Law School

After completing the worksheet and deciding how much to borrow, follow the prompts in Self-Service > Financial Aid > My Awards to accept or decline your loans. Additional processing steps will appear in your Loan Requirements checklist. Graduate PLUS Loan* borrowers must submit a new [PLUS Loan Application](#) every year to authorize a credit check; please be aware that this step will not be marked as complete in your checklist until the loan has been originated.

Worksheet Instructions

- Enter your anticipated charges for tuition and fees.
- Enter the gift aid (scholarships, grants, awards) shown on your financial aid offer.
- Calculate and enter the net amount of your loan disbursements (see below).
- Subtract gift aid and loans from your charges to arrive at your **estimated** refund/balance due in each semester.

Please Note: If your anticipated 2026-27 tuition charges do not equal the Tuition component of your Cost of Attendance (which is shown on your offer letter in Self-Service), then your enrollment plans differ from the enrollment assumptions that were used to prepare your aid package. Please contact the Financial Aid Office at fao@lclark.edu with your finalized 2026-27 enrollment information so that your aid eligibility can be reviewed.

	Summer 2026	Fall 2026	Spring 2027	Total
Tuition Charges	+	+	+	+
LRAP Fee, Health Insurance Premium, or Other Charges	+	+	+	+
Scholarships, Grants, Awards	-	-	-	-
Federal Direct Unsubsidized Loan (subject to an origination fee – see below)	-	-	-	-
Federal Direct Graduate PLUS Loan* (subject to an origination fee – see below)	-	-	-	-
Private Loan	-	-	-	-
Refund / Balance Due (if negative) (if positive)	=	=	=	=

- ▶ If you will receive any refunds from financial aid in 2026-27, budget carefully!
- ▶ Refund amounts can vary by semester and your Summer refund may be larger than your Fall and/or Spring refunds. **You may need to set aside a portion of your Summer refund to address Fall/Spring expenses.** Contact the Financial Aid Office if you would like to discuss an alternative distribution of loan funds that would make your refund amounts more proportional to semester length.

Calculating Loan Origination Fees for Federal Student Loans

Federal student loans are subject to loan origination fees. The fees are **1.057%** for Unsubsidized Loans and **4.228%** for Graduate PLUS Loans* if the first disbursement is on/after 10/1/2020 and before 10/1/2026. The Department of Education retains the fees, which means the net amount disbursed to you will be less than the gross amount you request to borrow.

Example: The Fall portion of a \$20,500 Unsubsidized Loan with a Fall/Spring loan period is \$10,250 gross.
 $\$10,250 \times 1.057 / 100 = \108.3425 . Truncate the fee at the decimal point to \$108.
 $\$10,250$ gross loan amount – \$108 origination fee = \$10,142 net Unsubsidized Loan disbursement for the Fall.

* Effective July 1, 2026, the Graduate PLUS Loan program is being eliminated. Exceptions apply for current students who borrow a Federal Direct Loan prior to 7/1/26. Private Loans are an alternative option.