



# University of New Hampshire

## School of Law

### Financial Aid Information

The Office of Financial Aid at UNH Law is here to answer any questions you have regarding the process of applying for aid. Please contact Lynn Froleiks, Assistant Director of Financial Aid – Law at [Lynn.Froleiks@law.unh.edu](mailto:Lynn.Froleiks@law.unh.edu) or call 603-513-5105.

#### Who's eligible to apply for financial aid?

- Must be a US citizen/permanent resident/resident alien
- Registered w/Selective Service or NOT required to be registered
- NOT in default on a federal student loan

All graduate students are considered **INDEPENDENT**. For more information on financial aid, go to [www.studentloans.gov](http://www.studentloans.gov).

#### Types of “Financial Aid”

Financial Aid is a broad term. Aid is made up of scholarships, grants, loans, and employment. Some are awarded by Admissions, some by Financial Aid. Below are further details on aid options:

- Scholarships – Awarded by the Admissions Office
- Employment – College Work Study may be available on a limited basis.
- Federal Loans – Awarded by the Financial Aid Office, Direct Unsubsidized Stafford and Graduate Plus Loans offer:
  - Competitive rates,
  - Death and disability forgiveness, and
  - Loan forgiveness for various areas of public service including Public Service Loan Forgiveness Program offered by the government, law enforcement and military service.
- Private Student Loans – Read the fine print! These may have lower interest rates than the federal loans BUT they cannot be consolidated with federal loans and are therefore ineligible for any government deferment, forbearance or forgiveness programs.

#### Your Next Steps

Apply! A financial aid award will be prepared but you can decline aid as desired.

- Complete your FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) after January 1<sup>st</sup> using school code 002589 – The University of New Hampshire.
- Supplement your resources with available aid – **it's not all or nothing!**
- **DON'T OVERBORROW – borrow what you need.** If you find you need more, we can assist you with obtaining those funds throughout the academic year.