Welcome University of North Dakota School of Law Class of 2019!

As the Director of Career Development, I write to formally congratulate you on your admission to the University of North Dakota (UND) School of Law and offer a few insights on career development and tips for navigating the financial aid process.

Quick note on your career development during law school:

On the career side, as you probably already know, North Dakota offers many opportunities. If you don’t decide to stay in ND and take advantage of all the opportunities here, know that our graduates span 49 of the 50 states. Your career planning will kick off with a full day career development orientation at which time you will be assigned a career development cohort that fits your interests and experience – led by me with alumni and current students as mentors. Don’t worry if you are coming in with no legal experience, you will have many opportunities to gain relevant experience starting the summer between your first and second year.

Tuition and Fees:

UND offers one of the lowest law school tuition rates in the nation. Tuition and fees (based on 31 credits for your first year) are as follow:

$11,434 In-state residents (including veterans and anyone who graduated from a ND high school)

$15,622 Contiguous (Minnesota, Montana, South Dakota, Manitoba, Saskatchewan)

$25,423 Out-of-state (Non-contiguous eligible students)

If you are currently a resident of another state and you would like to become a ND resident to take advantage of the very low in-state tuition rate, you will need to go to the Department of Motor Vehicles as soon as you move to ND and change your driver’s license to North Dakota. UND’s current policy allows you to get in-state tuition after one year of living in the state as long as you live in ND, indicate your intent to be a resident of ND by converting your driver’s license, and you do not vote in any other state once you change your license. The date of the start of classes is the triggering event to determine the year time frame. Therefore, if you changed your license on or before Friday, August 19, 2016 (last day of orientation), you will be set for in-state tuition starting with the Fall 2017 semester which begins on August 22, 2016. At least 30 days prior to the start of your second year, you will need to complete the request for in-state tuition with Student Account Services.

Understanding my Financial Aid Award Letter:

If you are eligible for federal assistance, have paid your acceptance deposit, and you have completed the Free Application for Federal Student Aid (FAFSA) for the 2016-2017 academic year, the Office of Student Financial Aid will send you an award letter. When you receive your financial aid award letter, most of you will see the Federal Direct Unsubsidized Student Loan listed for $20,500 (the maximum available yearly). If you have alternative funding for law school and you do not require the full amount of loans offered, you have the option to not accept it at all or borrow less. However, because law school is challenging, we stress not working in your first year unless you absolutely must. For those that require more than the $20,500 guaranteed student loan included on your award letter to fund your academic year, there are other
additional student loans that can be applied for up to the cost of your education (see next sections for more detailed cost of attendance and additional student loan information).

Understand my Cost of Attendance:
You can view your estimated Cost of Attendance (COA) by accessing your Campus Connection portal once you have claimed your NDUS Account through the main UND webpage. The amount you see reflects what we have determined to be your estimated cost to attend your first year of law school otherwise known as your COA. Estimated costs of attendance are based on the average single law student. If you feel that the estimated COA will not meet your needs because you have additional extenuating expenses, such as child care while attending classes or higher than average medical costs, you may be able to do a budget adjustment to better reflect your individual situation. The difference between your COA and the Federal Direct Unsubsidized student loan of $20,500 (plus any scholarships, grants, or fee waivers you were awarded), is the amount you can apply for utilizing additional student loans (see section below).

What are my other student loan options if the Federal Direct Unsubsidized Student Loan of $20,500 is not enough to cover all my expenses during the academic year?
We encourage you to borrow carefully and do your research on student loans since your debt at graduation could impact your career and the type of jobs that you are able to take post-law school. With that being said, if you are in need of additional loans to cover all or some of the gap between COA and any aid offered, you have a few options for additional student loans. Keep in mind that only the $20,500 federal direct unsubsidized loan is a guaranteed student loan, all other available student loans are credit-based (which is why they do not appear on your award letter). For many of you, keeping your loans federal may be a better option because of the incentive programs available after graduation such as income-based repayment and student loan forgiveness programs. The additional (credit-based) federal student loan available is the federal direct graduate plus loan and you can apply for it by going to www.studentloans.gov. Keep in mind, to take full advantage of any available federal loan repayment and forgiveness programs at graduation, you will want to borrow only federal loans during your three years of law school. The federal direct unsubsidized and the federal direct graduate plus loans can be consolidated into one federal loan post-graduation through the federal direct consolidation loan program and remain eligible for all the federal repayment incentives. There are many other private lender loan programs, such as the Bank of North Dakota’s DEAL loan, which offers a competitive interest rate; however, like the other private lender student loans, it is not a federal loan and cannot be consolidated with your federal loans at graduation under the federal direct consolidation program. At this time, none of the private lender programs have as flexible of repayment programs as the federal program and they do not have established loan forgiveness programs. The bottom line is, before borrowing, do your due diligence to make sure you are using the right program.

We realize that going to law school is a huge commitment and we are here to help in any way we can. If you have any questions, please can call me, Ben, or Laureen and we would be happy to talk with you. Have a wonderful rest of your summer and I look forward to seeing you in August.

Sincerely,

Trish Hodny, Esq.
Director of Career Development
UND School of Law