

Thomas R. Kline School of Law of Duquesne University

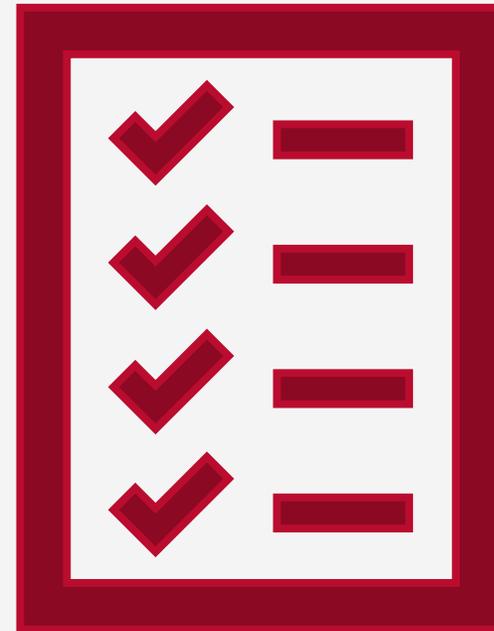
Financial Aid

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ASSISTANT DIRECTOR OF FINANCIAL AID

Financial Aid - Topics

- Program & Associated Costs
- Applying for Financial Aid
- Types of Financial Aid Available
 - Loans
 - Scholarships
- Repayment after Graduation
- Contact Information
- Questions



Cost of Attendance (COA) - Budget

Direct Costs

- Expenses that are billed by and paid directly to the educational institution. These are required for enrollment and academic participation.
 - Tuition
 - Fees
 - On-Campus Room & Board (if applicable)

Indirect Costs

- Expenses a student may incur as part of attending college but are not paid directly to the institution. These may vary depending on an individual's circumstances.
 - Off-Campus Room & Board
 - Transportation or Commuting
 - Personal Expenses
 - Supplies (Professional attire, one-time laptop purchase, books, Bar Prep, etc.)

2026-27 Estimated COA

		Full-Time (per year)	Part-Time (per year)
Direct Costs	Tuition	\$61,402	\$47,188
	Fees	\$1,272	\$1,272
	Total	\$62,674	\$48,460
Indirect Costs	Housing (9 mo.)	\$16,752	\$16,752
	Food (9 mo.)	\$8,224	\$8,224
	Books & Supplies	\$1,440	\$1,440
	Personal Expenses	\$3,030	\$3,030
	Transportation	\$1,018	\$1,018
	Total	\$30,464	\$30,464

Institutional & Private Scholarships

- DUQ Endowed Scholarships:
Applications will be online
- Outside Scholarships
 - Resources
 - If you know you are receiving an outside scholarship, share your award letter with the Financial Aid office so we can add it to your aid portal
- Avoid unsolicited offers for scholarships and never pay a fee to apply!

Resources:

- [AccessLex](#)



- [The Federalist Society](#)
- [Fulbright Scholar Program](#)
- [National Institute of Justice](#)
- [National Science Foundation](#)

Tips for Private Scholarship Search

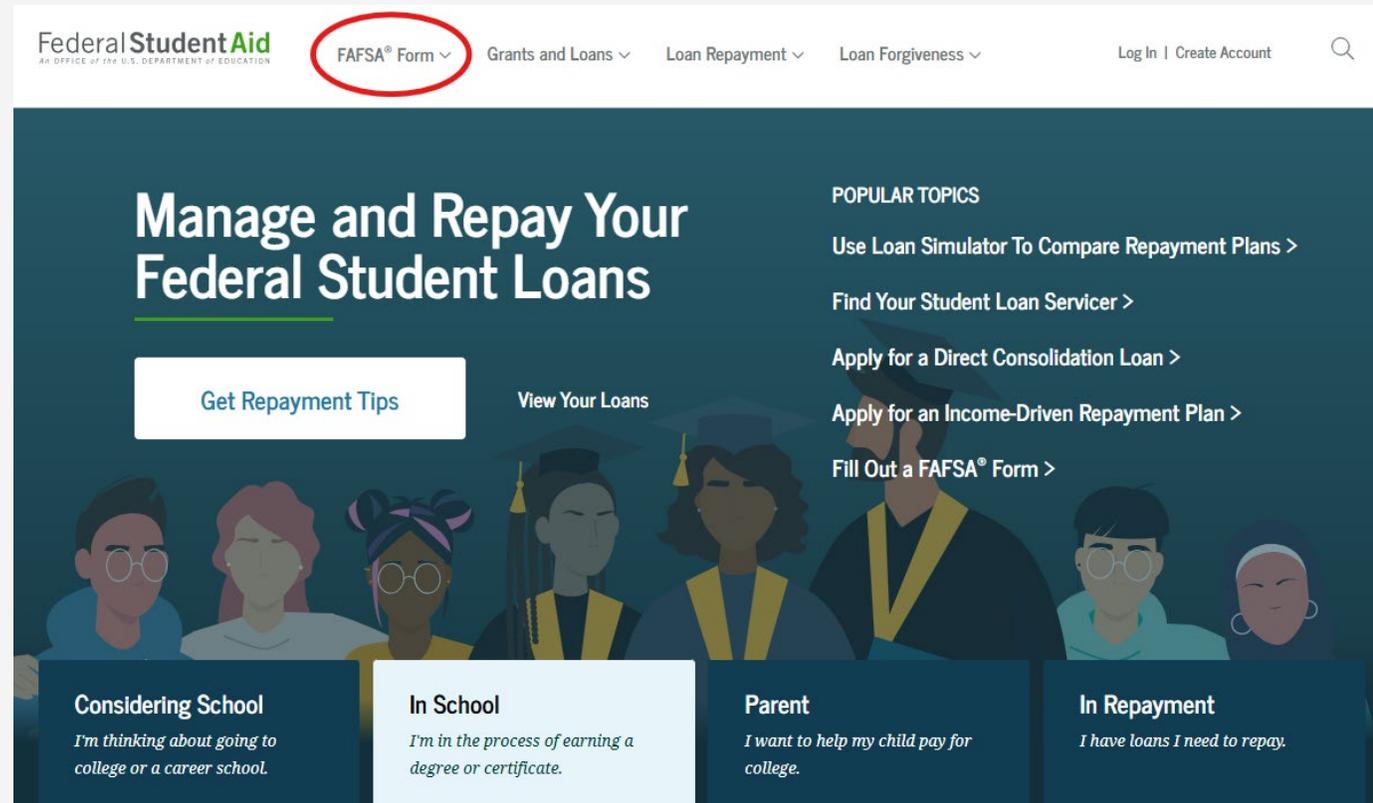
- Consider Smaller Awards
 - Smaller scholarships and grants often receive fewer applications and can be easier to obtain. Earning multiple smaller awards can significantly reduce your overall costs.
- Explore State Vocational Rehabilitation Services
 - If you have a documented physical or learning disability, check with your state's Office of Vocational Rehabilitation. These agencies may offer financial support, though eligibility and funding limits vary by state.
- Search Local Opportunities
 - Local organizations, such as community foundations and service clubs (e.g., Bar Associations, Rotary Club, Lions Club), often support students from their area. Visit Pittsburgh Foundation for regional scholarship listings and resources.
- Pay Close Attention to Deadlines
 - Scholarship deadlines vary and can be early in the academic year. Always check application timelines first and plan ahead to avoid missing out.

Applying for Aid - FAFSA

Complete the FAFSA First

The Free Application for Federal Student Aid (FAFSA) is your first step in securing federal aid.

Visit studentaid.gov



The screenshot shows the Federal Student Aid website homepage. At the top left is the logo "Federal Student Aid" with the tagline "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION". To the right of the logo is a navigation menu with "FAFSA® Form" circled in red, followed by "Grants and Loans", "Loan Repayment", and "Loan Forgiveness". Further right are links for "Log In" and "Create Account", and a search icon.

The main content area features a large heading: "Manage and Repay Your Federal Student Loans". Below this heading are two buttons: "Get Repayment Tips" and "View Your Loans".

On the right side, under the heading "POPULAR TOPICS", there are several links: "Use Loan Simulator To Compare Repayment Plans >", "Find Your Student Loan Servicer >", "Apply for a Direct Consolidation Loan >", "Apply for an Income-Driven Repayment Plan >", and "Fill Out a FAFSA® Form >".

At the bottom of the page, there is a row of four cards representing different user roles:

- Considering School**: *I'm thinking about going to college or a career school.*
- In School**: *I'm in the process of earning a degree or certificate.*
- Parent**: *I want to help my child pay for college.*
- In Repayment**: *I have loans I need to repay.*

Federal Student Loans

Loan Types

Financial Aid Packages

Federal Loans require an annual FAFSA submission

- Direct Unsubsidized Loans (Stafford Loans)
 - Up to \$50,000 per academic year for professional students
 - NEW Lifetime Loan Limit is \$200,000 does not include undergraduate borrowing (\$257,500 – combined limit)
 - Students that have borrowed for prior Master's degree may have reduced eligibility
 - Interest accrues while in school
 - Fixed interest rate (set annually by the Department of Education)
 - 2025-26 Interest Rate – 7.94%
 - Origination Fee – 1.057%

■ Updates & Current Limitations

- Loan maximums are temporarily capped at \$46,667 due to system constraints
- Some students may see reduced loan eligibility if their total aid (scholarships + loans) would exceed the COA – federal rules prohibit packaging aid above COA
- Loan acceptance and decline options will open in May/June, once system updates are completed

Type of Borrower	Revised Annual Loan Limit	Revised Aggregate Loan Limit
Professional student who is not (and has not been) a graduate student	\$50,000	\$200,000
Professional student who is or has also been a graduate student	\$50,000	\$200,000 to include any amount previously borrowed as a graduate student

Federal Student Loans

Other Loan Information

- Deferment While in School
 - No payments required while enrolled at least half-time
 - Automatic in-school deferment
- Grace Period
 - 6-month grace period after graduation or dropping below half-time before repayment begins (for unsubsidized loans).
- Flexible Repayment Options
 - Income-Driven Repayment (IDR) plans: IBR, RAP
 - Standard, Extended, and Graduated repayment plans available.

Private Student Loans

ELMSelect

DUQ Partners with ELMSelect to help students compare private loan options

- Centralized, unbiased tool to evaluate lender terms, rates, and borrower benefits
- Private loans are typically credit-based loan approvals where the interest rate offered is dependent on your credit score and income (or cosigner's)
- Applications will be submitted through the lender directly

Things to Consider

- Flexibility & Forgiveness
 - Limited repayment flexibility compared to federal loans (e.g., no IDR plans or PSLF).
 - Most private loans do not offer forgiveness programs.
 - Fewer borrower protections in case of financial hardship.
- We recommend exhausting federal loan options first due to protections and benefits
- We recommend using private loans as a supplement, not a primary funding source
 - Compare lenders carefully on ELMSelect: interest rates, repayment flexibility, cosigner release options, etc.

Loan Repayment Basics for Graduating Students

Federal student loans are not forgiven due to dissatisfaction with your education, employment outcomes, or failure to complete your program—**unless your school closes before completion.**

Repayment begins once you graduate, drop below half-time enrollment, or withdraw from school. You receive a **six-month grace period** before regular payments are required. You may choose to **pay interest during the grace period** to prevent it from capitalizing (being added to the principal balance).

Upon entering repayment, you're automatically enrolled in the **Standard Repayment Plan**, unless you select an alternative. You may switch to a different **repayment plan** (e.g., income-driven repayment) at any time based on your financial situation.

Your **loan servicer** will issue a repayment schedule outlining your first due date, number of payments, payment frequency, and the monthly payment amount.

Loan and Debt Resources

Identifying Your Servicer

The following are loan servicers for loans that the U.S Department of Education (ED) owns. To find out who your loan servicer is,

- [visit your account dashboard](#) and scroll down to the “My Loan Servicers” section, or
- call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Loan Servicer	Contact
Edfinancial 	1-855-337-6884
MOHELA 	1-888-866-4352
Aidvantage 	1-800-722-1300
Nelnet 	1-888-486-4722
ECSI 	1-866-313-3797
Default Resolution Group 	1-800-621-3115 (TTY: 1-877-825-9923 for the deaf or hard of hearing)
CRI 	1-833-355-4311

Resources:

- [ABA-Student Loan Repayment and Forgiveness](#)
- [AccessLex Private Loan Exchange](#)
- [AccessLex Student Loan Calculator](#)
- [Equal Justice Works](#)
- [Juno](#)
- [Public Service Loan Forgiveness \(PSLF\)](#)
- [Request a Free Credit Report](#)

Contact Information

Office of Financial Aid & Scholarships

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Questions?

Schedule a financial planning conversation!

[duq.edu/portal/connect with fa](https://duq.edu/portal/connect_with_fa)