

2026-27 Consumer Information

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# Understanding Your Financial Aid Offer

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Richmond School of Law



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## Contact

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 University of Richmond, VA 23173

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 Phone: (804) 289-8438  
[financialaid.richmond.edu](http://financialaid.richmond.edu)

# Student Financial Aid

**Important information related to your financial aid offer is contained in this booklet, including the terms and conditions of your package. Review this information thoroughly and contact the Office of Financial Aid if you have questions.**

The University of Richmond recognizes that some students are not able to meet the entire cost of their education. To assist them in that process, the Office of Financial Aid administers institutional and federal assistance.

## Cost of Attendance

The **Cost of Attendance (COA)** is an estimate of educational expenses for the nine-month school year used to determine eligibility for financial aid. All sources of financial aid received by the student cannot exceed the Cost of Attendance.

The COA for a full-time law student residing off campus for the 2026-27 academic year is:

Estimated COA for the 2026–27 Academic Year	
<b>Tuition (Billed by UR)</b>	<b>\$59,900</b>
Housing and food	\$17,820
Books & supplies	\$1,200
Personal expenses	\$2,250
Direct Loan fees	\$210
Transportation	\$3,720
<b>Estimated other costs</b>	<b>\$25,200</b>
<b>Total Estimated Cost of Attendance</b>	<b>\$85,100</b>

Notes:

- 1) The COA for full-time law students living on campus is \$85,920 (based on an average of the cost of all available rooms on campus and the Spider Unlimited meal plan). The COA for full-time law students living with their parents is \$73,760.
- 2) The COA for part-time law students is dependent upon the number of credit hours in which the student enrolls and the length of the enrollment period during the school year.
- 3) First year law students who have recently purchased or will purchase a laptop computer to meet the University's computer requirement may request an increase to their COA. This increase to COA may result in additional borrowing capability. For more information, visit [financialaid.richmond.edu/law/computer.pdf](https://financialaid.richmond.edu/law/computer.pdf).
- 4.) The Cost of Attendance for third year law students is increased by \$1,240 for bar-related fees. While this allowance is included for the full year, it is intended to assist with bar-related fees typically incurred in the spring term.



# Terms and Conditions

## of Your Financial Aid Offer

- Students must notify the Office of Financial Aid of any and all financial assistance they will receive that is not listed in the financial aid offer, including any merit or outside scholarships. Such aid may result in a reduction to institutional and/or federal aid.
- The amount of financial aid offered is based upon full-time enrollment (nine credits or more) in a degree program. Changes in enrollment status must be reported to the Office of Financial Aid and may change financial aid eligibility.
- Documents that must be submitted or requirements that must be completed before the aid can be credited to the student's account are indicated on the student's BannerWeb account. Aid will appear as a memo on the bill, but will not be a final credit until all documents have been received and requirements are met.
- All financial aid, except for Federal Work-Study, will be applied to the student's account one-half each semester as a credit against billable charges. Scholarships from outside organizations are also applied one-half each semester, but will not be credited until the University receives the scholarship check. Ask the scholarship organization to forward all such checks to the Office of Financial Aid rather than the Student Account's Office.
- Assuming all requirements are met, financial aid for law students will disburse on August 19, 2026 for fall term and on January 6, 2027 for spring term.
- Students must maintain Satisfactory Academic Progress (page 8) to be eligible for consideration for financial aid.
- Aid offered by the University is contingent upon the availability of funds from federal, state, agency, and institutional sources. Offers may be reduced or withdrawn if such funds are not actually received.
- The offer of aid is void if incorrect or false information was provided on the application for aid.
- If the amount of any grant, scholarship or assistantship (that is, any gift aid) included in the financial aid offer exceeds the total of tuition, fees, books, supplies, and equipment required for course work, then the excess amount must be included in gross income as reported to the Internal Revenue Service and may be subject to taxation. If the aid requires any service in return (for example, teaching or research), then all of the aid may need to be included in gross income.



# Financial Aid Offers in Future Years

## Future Financial Aid Offers

Generally, scholarships awarded to students for their first year of enrollment are renewed for subsequent years as long as the student meets the Satisfactory Academic Progress requirements (see page 8). Students must re-apply for loans each year.

### To be considered for federal aid, a student must:

- Complete the FAFSA by the deadline
- Maintain Satisfactory Academic Progress (page 8)

## Financial Aid Application Deadlines

To be considered for financial aid each year, law students must submit the FAFSA by the stated deadline below.

Group	Deadline	Notification
First-year applicants	February 25	April 1
Transfer students	February 25	Varies
Summer session	Six weeks before term begins	Varies
Returning students	May 15	June 15

# Types of Financial Assistance

## Grants and Scholarships

### Law Scholarships

Law Scholarships are offered to first year law students on the basis of merit. The Law Admission Office determines the amount each entering law student will receive. These scholarships are offered for a maximum of three years (six semesters) of full-time law study during the regular academic year. They are renewed in subsequent years if the student makes Satisfactory Academic Progress (see page 8). The Office of Financial Aid provides the award amount determined by the Law Admission Office from University Scholarships and numerous endowed and annual fund scholarships. These scholarships do not need to be repaid.

### Post 9/11 GI Bill

The University participates in the Yellow Ribbon program. Eligible students may review details at [financialaid.richmond.edu/types-of-aid/other-sources/yellowribbon.html](http://financialaid.richmond.edu/types-of-aid/other-sources/yellowribbon.html).

## Work, Loans, and Installment Plan

### Student Employment

The American Bar Association prohibits any

law student from working more than 20 hours per week while attending classes.

**Federal Work-Study Program:** Federal Work-Study (FWS) funds may be available to eligible Law students who are interested in working on-campus during the fall and spring terms. Adding FWS eligibility to your financial aid package will reduce your eligibility for student loans. If you are interested in FWS funding, contact the Office of Financial Aid to determine your eligibility and if funding is available.

Under Federal Work-Study, students are authorized to earn up to a specified amount; however, they are not guaranteed employment. Although the University assists students with their job search, it is the student's responsibility to arrange interviews with prospective employers and to find a job. A job fair is held at the beginning of the fall term and available positions are listed on the Student Employment website at [studentjobs.richmond.edu](http://studentjobs.richmond.edu). Work-Study earnings are received in the form of a bi-weekly paycheck; they are not disbursed directly to the student's account. Actual earnings are dependent on the rate of pay and the actual number of hours worked.

**University Work Program:** Students who do not receive Federal Work-Study funds as part of the financial aid package can seek employment under the University Work Program as long as they are enrolled on at least a half-time basis (six credits/term). A job fair is held at the beginning of the fall term and available positions are listed on the Student Employment website at [studentjobs.richmond.edu](http://studentjobs.richmond.edu).

(Types of Financial Assistance continued)

## Federal Direct Loans

The Federal Direct Loan program provides loans from the U.S. Department of Education. They are a primary source of educational financing for many students. Students should borrow only the amount needed and keep good records regarding their loans. The average debt for Law students who graduated between July 1, 2024 and June 30, 2025 was \$114,375.

## Professional Student Borrowers

The One Big Beautiful Bill Act (OBBBA) established the following loan option and limits for professional student borrowers effective July 1, 2026.

- **Federal Direct Unsubsidized Loans:** Interest accrues on the Unsubsidized Loan during the student's enrollment. Accrued interest may be paid during enrollment if the student chooses to do so. Students who choose not to pay the interest while in school should be aware that interest capitalization will increase the overall loan principal in repayment.

**Loan Limits:** Law students may borrow up to \$50,000 per year in Direct Unsubsidized Loans, with an aggregate loan limit of \$200,000, excluding undergraduate borrowing. The lifetime borrowing limit for all Federal Direct Loans is \$257,500, excluding PLUS Loans.

**Interest Rates and Fees:** The interest rate for Direct Unsubsidized Loans disbursed between July 1, 2025 and June 30, 2026 is 7.94%. The interest rate is set by the federal government every July 1st for the following year. A 1.057% origination fee is deducted from the amount borrowed.

**Application Process:** In order to be eligible for a Federal Direct Loan, students must complete the 2026-27 FAFSA and accept or decline their loans by following the instructions on the Office of Financial Aid's website at [financialaid.richmond.edu/law/loans/direct.html](https://financialaid.richmond.edu/law/loans/direct.html).

Once the loan has been accepted, the Office of Financial Aid will originate the loan. New borrowers must complete Loan Entrance Counseling and sign a Master Promissory Note at [studentaid.gov](https://studentaid.gov).

**Determining Loan Eligibility:** The Office of Financial Aid will determine the student's loan eligibility. Generally, to be eligible for federal loans, students must be U.S. citizens or permanent residents of the U.S.,

making Satisfactory Academic Progress (see page 8), and enrolled in a degree or certificate program on at least a half-time basis (six credits/term). Any changes to enrollment may result in a change to a student's loan eligibility for the term or academic year.

**Crediting the Student's Account:** Loans are credited to the student's account in two equal disbursements, one at the beginning of each semester.

**Loan Repayment** of principal plus accrued interest begins six months after graduation, withdrawal from school, or reduction to less than half-time status (6 credits/term). There is no prepayment penalty. More information about loan repayment options is available at [studentaid.gov/manage-loans/repayment/plans](https://studentaid.gov/manage-loans/repayment/plans).

## Professional Student Legacy Borrowers

There is a limited exception to the loan options and loan limit changes established under the OBBBA for students who remain continuously enrolled in the same program of study at the same institution as they were enrolled as of June 30, 2026, and borrowed a Federal Direct Loan for that same program before July 1, 2026. The limited exception applies through a student's expected time to credential, for a maximum of three years.

- **Federal Direct Unsubsidized Loan Limits:** Law students who qualify for the limited exception under the OBBBA may borrow up to \$20,500 per year in Direct Unsubsidized Loans. The aggregate loan limit is \$138,500, including all undergraduate borrowing. The other Federal Direct Unsubsidized Loan information provided in the previous section remains the same.
- **Federal Direct Grad PLUS Loans:** The Federal Direct Grad PLUS Loan is a credit-based loan that may be borrowed in addition to the Direct Unsubsidized Loan by students who qualify for the limited exception under the OBBBA.

**Loan Limits:** The maximum annual loan amount for a Grad PLUS Loan is determined by the Cost of Attendance, as established by the Office of Financial Aid, minus any other financial assistance that the student receives.

**Interest Rates and Fees:** The interest rate for Grad PLUS Loans disbursed between July 1, 2025 and June 30, 2026, is 8.94%. This rate is set by the federal government on July 1st for the following year. A 4.228% origination fee is deducted from the amount borrowed.

(Types of Financial Assistance continued)

**Application Process:** Students who qualify can apply for a Grad PLUS Loan by completing the 2026-27 FAFSA and submitting a Federal Direct Grad PLUS Loan application at [studentaid.gov](https://studentaid.gov). A credit check will be done to determine eligibility for this loan.

**Determining Loan Eligibility:** The Office of Financial Aid will determine the student's loan eligibility. Generally, to be eligible for federal loans, students must be U.S. citizens or permanent residents of the U.S., making Satisfactory Academic Progress (see page 8), and enrolled in a degree or certificate program on at least a half-time basis (six credits/term). Any changes to enrollment may result in a change to a student's loan eligibility for the term or academic year.

**Crediting the Student's Account:** Loans are credited to the student's account at the beginning of the applicable semester.

**Loan Repayment** of principal plus accrued interest begins six months after graduation, withdrawal from school, or reduction to less than half-time status (6 credits/term). There is no prepayment penalty. More information about loan repayment options is available at [studentaid.gov/manage-loans/repayment/plans](https://studentaid.gov/manage-loans/repayment/plans).

## Private Loan Programs

These are non-federal, credit-based loans that can help students cover educational costs not met by other forms of financial aid. The maximum amount a student may borrow each year is the Cost of Attendance, determined by the Office of Financial Aid, minus any other financial aid the student will receive.

Interest on these loans begins to accrue on the date of disbursement. Repayment terms vary based on the lender.

There are many private loan products on the market. A historical lender list with information about lenders used by Richmond students and families over the past three academic years is available on ELMSelect at [elmselect.com/v4/school/1129/program-select](https://elmselect.com/v4/school/1129/program-select). You may use any lender of your choice for private loans, including those not on the historical lender list.

## Installment Plan

The University of Richmond offers an installment plan. This plan allows a payment schedule choice of three, four, or five month plans for each semester beginning in June. More information is available at [universityfinance.richmond.edu/tuition/pay/plan.html](https://universityfinance.richmond.edu/tuition/pay/plan.html).

# Aid for Study Abroad

Law students may apply for the same types of financial assistance available during enrollment at Richmond for a University of Richmond Study Abroad program during the fall and/or spring terms. Scholarships from Richmond may be used for a University of Richmond Study Abroad program. Such financial assistance may be used for no more than two semesters abroad. Contact the Office of Financial Aid for more information about financial aid for study abroad programs.

# Aid for Summer Term

Financial aid is available for summer term at the University of Richmond in the form of federal loans or private loans for students enrolled at least half-time. Law students may also apply for a loan for the Cambridge Summer Study Abroad Program. Scholarships from Richmond sources are not available for summer term.

Students who wish to apply for a federal loan for the 2026 summer term must complete the 2026-27 FAFSA and submit the 2026 Summer Federal Direct Loan application to the Office of Financial Aid at least six weeks prior to the start of their summer session. Registration for summer term courses must be completed before the loan can be processed. The loan will be disbursed in one disbursement at the beginning of the student's summer enrollment.

Amounts borrowed under the Direct Unsubsidized Loan program for summer enrollment will decrease the amount available from this loan program for the academic year. Eligibility for Direct Unsubsidized Loans is based on enrollment. Any changes to enrollment may result in a change to a student's loan eligibility for the term or academic year.

# Satisfactory Academic Progress Policy

## SAP Policy for JD Program

According to federal regulations and University of Richmond policy, students must maintain Satisfactory Academic Progress (SAP) to receive federal and institutional financial aid. Some private loan programs also require SAP. Evaluation of students' progress for financial aid purposes is made annually at the end of the spring term to determine financial aid eligibility for the following year (summer term, fall term, and spring term).

Standards of academic progress outlined here are for the purpose of evaluating eligibility to continue receiving financial aid. They do not replace or modify academic standards required for continued enrollment at the University of Richmond.

### Institutional Financial Aid

Institutional financial aid is available during the fall and spring terms; institutional aid is generally not awarded for summer term.

#### Receipt of institutional financial aid requires all of the following:

- full-time enrollment (9 hours or more)
- a minimum UR cumulative grade point average (GPA) on hours earned as outlined below:

Hours Earned	Minimum GPA
1 to 55	2.0
56 to 86	2.10
87	2.20

- meeting the SAP requirements for federal aid

Students may be considered for aid through their sixth term of enrollment (prorated for transfer students). Only fall and spring terms are counted toward the six term limit (prorated for transfer students); summer term is not counted.

Students not meeting the SAP requirements for institutional financial aid at the end of the spring term will not be eligible for any additional institutional financial

aid in subsequent terms of enrollment until the standards are met. Denial of aid under this policy may be appealed by the student, in writing, to the Director of Financial Aid within 30 days of notification that the student is no longer eligible for institutional aid.

A student's appeal must include information regarding why the student is not meeting the SAP requirements for institutional aid and what factors have changed that will allow the student's academic progress to improve by the next evaluation.

The student will be notified of their SAP status based on the merits of the appeal. If the appeal is not granted, the student will be notified of the decision and will be financially responsible for their educational expenses.

### Federal Financial Aid

The Higher Education Act requires that colleges and universities establish minimum standards of Satisfactory Academic Progress (SAP) for students receiving federal aid. When assessing SAP, the University will review all terms of enrollment at UR as well as transfer work accepted toward UR degree requirements, whether or not the student received financial aid during those terms. SAP is checked annually at the end of the spring term.

#### Students must meet both of the following requirements:

- have completed 67% of all attempted coursework, (including transfer work and pass/fail courses)
- have achieved a cumulative grade point average in conjunction with hours earned, as follows:

Hours Earned	UR GPA
1 to 55	2.0
56 to 86	2.10
87	2.20

In addition, students must complete the requirements for a law degree within the 150% maximum timeframe allowed. That is, as the law degree program requires 87 hours to complete, the maximum number of hours attempted to complete the program cannot exceed 130.5

(Satisfactory Academic Progress Policy continued)

hours, including transfer work and pass/fail courses. Successful completion of a class means receiving one of the following grades for the class: A, B, C, D or P.

**Incomplete coursework, withdrawals, and course repetitions impact SAP in the following ways:**

- Incomplete coursework (grade =Y) is not included in the GPA or in the number of credits earned but is counted as attempted credit.
- Temporarily incomplete coursework (grade = I) is included in the GPA and in both earned and attempted credit.
- Courses from which a student withdraws are not included in the GPA or in the number of credits earned but are counted as attempted credit.
- Repeated courses are counted only one time as earned credits. However, credits for each course taken, including all repeated courses, are counted as attempted credit. All grades earned in repeated courses will be calculated in the cumulative GPA.

Students not meeting the SAP requirements for federal financial aid at the end of the spring term will not be eligible for any additional financial aid until the standards are met. Denial of aid under this policy may be appealed by the student, in writing, to the Director of Financial Aid within 30 days of notification that the student is no longer eligible for aid.

Appeals will be considered for the following circumstances: the death of a relative of the student; an injury or illness to the student; or other special circumstances. A student’s appeal must include information regarding why the student is not meeting the SAP standards and what factors have changed that will allow the student’s academic progress to improve by the next evaluation.

Successful appeals will lead to one of two SAP statuses: Financial Probation or Eligible for Financial Aid.

A student may be placed on **Financial Probation** for the subsequent enrolled term if it is determined that he/she can regain eligibility after one term.

A student may be found **Eligible for Financial Aid** based on an academic plan that outlines future academic progress for the student as established by the Director of Financial Aid. The student will be notified of their SAP status based on the merits of the appeal. If the appeal is not granted, the student will be notified of

the decision and will be financially responsible for their educational expenses.



# Withdrawal/Leave of Absence from the University

## Withdrawal

Students may voluntarily withdraw from the Law School at any time. Student who wish to withdraw can find more information at [universityfinance.richmond.edu/tuition/refund/law.html](https://universityfinance.richmond.edu/tuition/refund/law.html).

Because a withdrawal can impact a student's financial aid for the term in which they withdraw as well as eligibility for financial aid in future terms should they be readmitted, we strongly urge students to consult with the Office of Financial Aid before withdrawing from the Law School.

A law student who withdraws or is suspended during a semester may be entitled to a refund of certain charges as outlined in the Refund Policy. Withdrawal may also affect a student's financial aid eligibility for the semester as outlined in the federal Return of Title IV Program Funds Policy and the Return of Non-Title IV Program Funds Policy.

## Leave of Absence

Students who have completed at least one semester in the School of Law and who are in good standing academically and financially may request a leave of absence. Students who wish to request a leave of absence can find more information at [universityfinance.richmond.edu/tuition/refund/law.html](https://universityfinance.richmond.edu/tuition/refund/law.html).

Because a leave of absence can impact a student's financial aid for the term in which they take a Leave of Absence as well as eligibility for financial aid when they return, we strongly urge students to consult with the Office of Financial Aid before requesting a leave of absence.

Students who have been awarded scholarships who wish to retain their scholarships upon their return must specifically request this in their written leave request. Such requests are ordinarily granted as long as the student is meeting Satisfactory Academic Progress requirements (see page 8) when they return to Richmond.

A law student who takes a leave of absence during a semester may be entitled to a refund of certain charges as outlined in the Refund Policy set forth below. A leave of absence may also affect a student's financial aid eligibility for the semester as outlined in the federal Return of Title IV Program Funds Policy and the Return of Non-Title IV Program Funds Policy.



## (Withdrawal/Leave of Absence from the University continued)

### Tuition, Housing and Food Refund Policy

A withdrawing student receives a refund of tuition and housing charges paid according to the schedule below. Any special fee associated with a particular course is non-refundable after the first day of class.

Withdrawal	Refund
On or before the first day of the term	100% less deposits
First week of the term	85%
Second week of the term	70%
Third week of the term	50%
Fourth week of the term	25%
Fifth week of the term	25%
Sixth week of the term	25%
After the sixth week of the term	None

**Food Refund:** Prorated on a daily basis through the sixth week of the term.

**Appeals Process:** The University of Richmond has an appeal process for students who believe individual circumstances warrant exceptions from published policy.

**A student has six weeks from the time of withdrawal to appeal the University's refund policy.**

**All appeals must be in writing and directed to:**

Crystal LaVoie Lang  
Bursar Box R  
University of Richmond, VA 23173  
[bursar@richmond.edu](mailto:bursar@richmond.edu)

Please contact Student Accounts if you have any questions.

### Return of Title IV Program Policy

The 1998 amendments to the Higher Education Act (HEA) of 1965 and subsequent regulations issued by the Department of Education (43 CFR 668.22) establish a policy for the return of Title IV grant and loan funds for a student who withdraws. Title IV grant and loan funds include the following programs: Federal Direct Loans,

Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal PLUS loans, Federal TEACH Grant.

The amount of Title IV funds the student earns, up to the withdrawal date, is based on a daily proration determined by dividing the total number of calendar days completed by the total number of calendar days in the semester (excluding breaks of five or more consecutive days). This calculation must only be done through the 60% point in time for the semester, at which time the student is considered to have earned all of the Title IV funds awarded for that semester.

Unearned Title IV funds must be returned to the Title IV programs. If the amount earned is greater than the amount disbursed, the difference is treated as a late disbursement to the student. Unearned funds, up to the amount of total institutional charges (tuition, housing, and food) multiplied by the unearned percentage of funds, are returned to the Title IV programs by the University of Richmond. The student must return any portion of unearned funds not returned by the school. Only 50% of unearned grant funds must be returned. Title IV loan funds that must be returned by the student are repaid per the loan terms.

Unearned Title IV funds are returned to the Title IV programs in the following order: Unsubsidized Direct Loans, Subsidized Direct Loans, Direct PLUS Loans, Federal Pell Grant for which a return of funds is required, Federal Supplemental Educational Opportunity Grant for which a return of funds is required, Federal TEACH Grant for which a return of funds is required.

### Return of Non-Title IV Program Funds Policy

Non-Title IV financial aid will be adjusted for a withdrawing student based upon the University's Refund Policy. Adjustments will be made through the sixth week of classes. The amount to be returned is the same percentage that will be refunded to the student for tuition and housing charges. After the sixth week the student is considered to have earned all of the Non-Title IV aid. Non-Title IV financial aid funds are returned in the following order: institutional grants/scholarships, non-federal loans, and agency scholarships.

Students who are receiving financial aid and who are planning to withdraw from the University during a semester are strongly encouraged to meet with a financial aid advisor to review the impact that their withdrawal will have on their institutional charges and on their financial aid for the semester and for future terms.

(Withdrawal/Leave of Absence from the University continued)

**Eligibility on Return to College**

Students who leave the University and are later re-admitted may receive federal and private loans as long as they have completed the financial aid application process by the deadline, continue to meet eligibility requirements, and meet the Satisfactory Academic Progress requirements (see page 8). Contact the Office of Financial Aid at least six months before the expected date of return to initiate the process.

*The University of Richmond prohibits discrimination and harassment against applicants, students, faculty or staff on the basis of race, color, religion, national or ethnic origin, ethnicity, age, sex, gender, sexual orientation, gender identity, gender expression, disability, military or veteran status, or any classification protected by local, state, or federal law.*



# Frequently Asked Questions

## Regarding Financial Aid Packages

**Q: How do I figure out what I will owe?**

**A:** Law students will be billed for tuition each term. Law students who live on campus will also be billed for housing and food. Entering law students should review their University of Richmond financial aid offer to review the amount they will owe after taking into account their financial aid offer.

**Q: When is the bill due?**

**A:** Fall term bills are sent out in early July and are due in early August. Spring term bills are sent out in early November and are due in early December.

**Q: Do you have an installment plan?**

**A:** The University of Richmond offers an installment plan. The installment plan offers a payment schedule choice of three, four, or five months for each semester. Information on the installment plan is available at [universityfinance.richmond.edu/tuition/pay/plan.html](http://universityfinance.richmond.edu/tuition/pay/plan.html).

**Q: My financial aid exceeds my billable charges. When can I get my refund?**

**A:** If all requirements are met, financial aid for law students for fall term will disburse on August 19, 2026; for spring term, aid will disburse on January 6, 2027. If aid disbursements result in a credit balance the student will receive a refund check within 14 days. Refunds can be directly deposited to your bank account. If you wish to sign up for direct deposit, visit [universityfinance.richmond.edu/tuition/refund/direct-deposit.html](http://universityfinance.richmond.edu/tuition/refund/direct-deposit.html).

**Q: I was selected for Verification. What does that mean?**

**A:** Some aid applications are selected by the federal government for Verification. This means that we must verify the information students submit on the FAFSA. If a student is selected for Verification, the Office of Financial Aid will send the student a Verification Form, which must be completed and returned to the Office of Financial Aid.

**Q: I plan to enter public service after graduation. Can my loan payments be reduced?**

**A:** Federal Direct Loans qualify for the Public Service Loan Forgiveness Program, created by Congress through the College Cost Reduction and Access Act of 2007. Under this program, borrowers may qualify for forgiveness of the remaining balance due on their eligible federal student loans after they have made 120 qualifying payments on those loans under certain repayment plans while employed full time by certain public service employers. For more information, go to [studentaid.gov/manage-loans/forgiveness-cancellation](http://studentaid.gov/manage-loans/forgiveness-cancellation).

**Q: I have additional questions about financial aid. Who should I contact for more information?**

**A:** Please contact the staff in the Office of Financial Aid. Our contact information is found on page 2.

