

# Financial Aid Supplement

## A Word About UMKC Financial Aid for Law Students

Your official financial loan package is forthcoming from the UMKC Financial Aid Office, but we want to provide some guidance so you can better understand the financial aid process at UMKC.

### FAFSA

The most common type of financial assistance for law school comes in the form of student loans. If you have not already done so, you need to fill out the [Free Application for Federal Student Aid \(FAFSA\)](#). The FAFSA must be completed annually. You can access this by going to [studentaid.ed.gov/sa/fafsa](https://studentaid.ed.gov/sa/fafsa). UMKC's FAFSA code is 002518. UMKC does not require that you provide parental information on the FAFSA and does not use that information in any way. Please note, Spring and Summer Start students must complete the 2023-2024 FAFSA, and the 2024-2025 FAFSA.

### Loan Programs

Most law students will utilize the [Federal Direct Unsubsidized Program](#) and the [Direct PLUS Loan Program](#) for professional students.

Every student is able to borrow \$20,500 through **Direct Unsubsidized Loans**. There is no requirement to demonstrate financial need.

The amount you are able to borrow from **Direct PLUS Loans** depends on each law school's estimated cost of attendance. It will cover the difference between the school's estimated cost of attendance and the \$20,500 through the Direct Loan Program. This loan does require a credit check. If you are not able to qualify, you can appeal the credit decision or use a co-signer.

Please note that scholarships will reduce the amount you are able to borrow. The maximum loan amount you are able to borrow is the cost of attendance minus any other financial assistance you are receiving.

### Award Timeline

Official financial aid awards are sent if you have completed your FAFSA. The timing of these notifications will vary depending on your start term. As an example, notifications are sent beginning in May for Fall Start students. These are standard notifications that are sent to all UMKC students. Portions of it may not be applicable to law students.

Once it is sent, your official financial aid award will reflect the cost of attendance and the loans you have been approved for. Please note that law school scholarships are not put into the system until July. If you have received a scholarship, it will likely not be reflected on your initial financial aid notification. You will receive a revised award notice once your scholarship has been added.

If you have further questions or want to speak with someone about your specific situation, you can contact Steve Barnes in the UMKC Financial Aid Office. Whereas the above information is general to all law students, Steve Barnes is a great resource should you need any information regarding loans before your official financial aid notification is sent. He can be reached at [barnessm@umkc.edu](mailto:barnessm@umkc.edu) or 816-235-5742.

### Other Resources

**AccessLex** is another great resource for understanding the financial aspects of law school. Its "Ask EDNA!" portal offers insight and information at every step. You can find these resources at <https://www.accesslex.org/ask-edna>