

The background is a lush forest scene. A central path, covered in fallen orange and brown leaves, leads from the foreground into the distance. Two people are walking away from the viewer on this path. The path is flanked by tall, moss-covered trees and dense green ferns. Sunlight filters through the canopy, creating a warm, golden glow. A semi-transparent orange rectangle is overlaid on the path, serving as a background for the text.

WELCOME

Lewis & Clark
Law School





Picture yourself at Portland's law school.

STUDENTS

550

ENROLLED

AVERAGE
UPPER-DIVISION

<20

CLASS SIZE

AVERAGE

170

INCOMING CLASS

STUDENTS

25%

DIVERSE

STUDENT FACULTY

5.1:1

RATIO

STUDENT
ORGANIZATIONS

40+

ACTIVE

Be part of our community.

10 Reasons to choose Lewis & Clark Law School

01

You will LOVE where you live and study.

The appeal of Portland is no secret. Our beautiful and progressive city is near both mountains and the ocean—with abundant food, recreation, and entertainment options. And our campus is nestled in a forested park for a unique learning environment.

02

You get real-world training.

What is learning without hands-on, practical experience? All of our students pursue some combination of an externship, internship, paid clerkship, legal clinic position, pro bono work, law review, or moot court experience. We won't let you leave without it.

03

You will receive financial assistance.

We strive to make law school attainable for you. Our tuition is below the median of private law schools, and the vast majority of our entering students each year receive some sort of tuition relief in the form of scholarships or grants. Our loan repayment assistance and summer award programs for students interested in exploring public interest careers help them pay off or avoid student debt. Not to mention, all of our merit scholarships are free of academic terms for renewal, meaning you won't need to maintain a certain rank and GPA for your scholarship to renew each year.

04

You can go anywhere with your degree.

Our alumni practice everywhere from New York City to Washington, D.C., from Alaska to Hawai'i, from Florida to California, and points in between. They can also be found in more than 44 other countries around the world. Our dedicated Career Services team will help you narrow down what you want to do and where through personal attention starting your 1L year.

05

We will mentor you.

As soon as you begin school, we provide you with a personal Mentor Network based on your individual background and legal interests—a peer student mentor, a faculty mentor, and an alumni mentor. Your peer mentor can offer wisdom from having recently navigated 1L year, and your faculty mentor can provide academic guidance and help you plan for your career. Your alumni mentor will be a practicing attorney in the local legal community whose experience aligns with your short- or long-term goals.

06

Our professors are outstanding teachers who will know you by name.

Excellent teaching is a priority, and our students rave about their professors. Faculty are readily available for questions and conversation, mentoring, and advice on courses and careers. Personal and professional connections last long after law school graduation.

07

Our students are interesting and diverse.

Our students include business executives, biologists, policy makers, musicians, community activists, teachers, and health care professionals. While some are just out of college, others are embarking on a major career change. Most come from outside Oregon, and about 25 percent are students of color. Also, the atmosphere at L&C is friendly and cooperative. Students regard one another as colleagues and partners part of a lifelong network, not as competitors.

08

We give you options.

We offer the flexibility of part-time and full-time programs with day and evening courses. After your first-year courses, you can easily switch programs. This means you can graduate in as little as two-and-a-half years or stretch things out to more than the traditional three.

09

We offer global opportunities.

Even lawyers practicing exclusively in the United States encounter international matters in the course of their work today. That's why we offer a robust international law curriculum on campus, study abroad programs, and the ability to extern anywhere in the world. Students have gone to China, India, Australia, Kenya, Ghana, Costa Rica, Turkey, the Netherlands, and Germany in recent years.

10

We are a recognized national leader.

While rankings aren't everything, it's nice to be honored for your work. Lewis & Clark has been named a "best value" law school. Our legal writing, animal law, public interest law, environmental, natural resources, and energy law, and part-time programs have all received national or international accolades. And our moot court teams shine in competition.

Our outcomes speak for themselves.



OUR ALUMNI LIVE
AND WORK IN
50
STATES

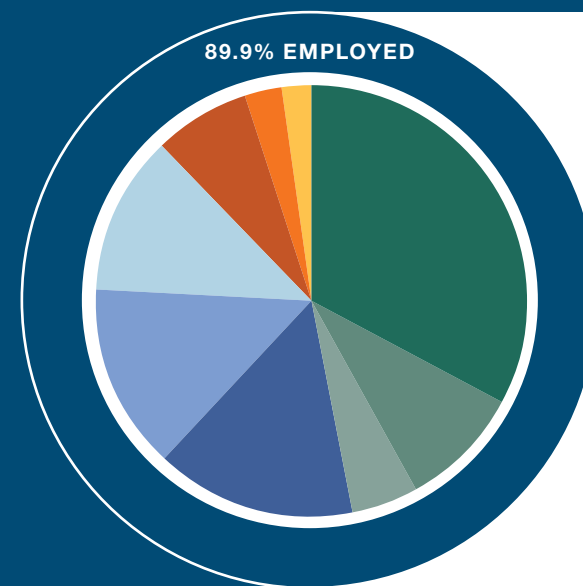
14%
AK & WA

54%
OR

8%
CA & HI

84%

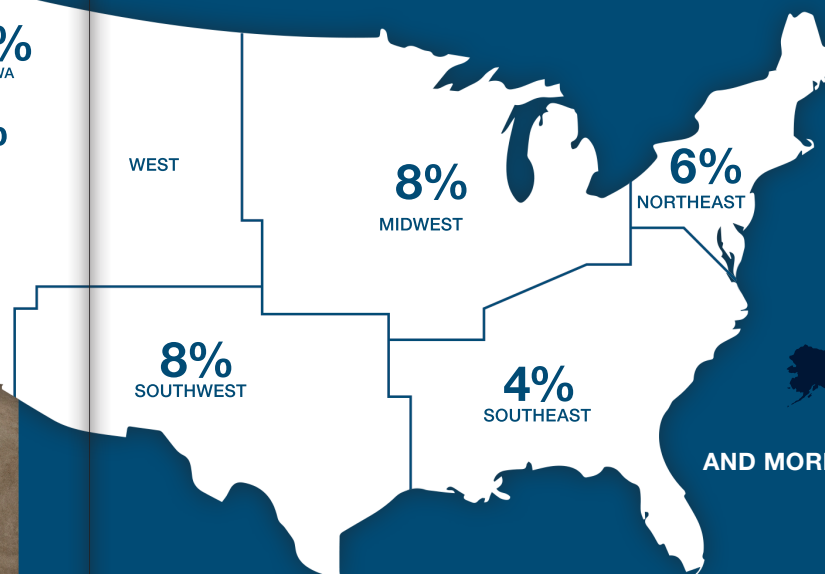
Class of 2018 graduates who passed the Oregon bar exam on their first try.



2018 GRADUATES

Where do they work?

- 33% SMALL LAW FIRM (UP TO 25 ATTORNEYS)
- 9% MIDSIZE LAW FIRM (26-100 ATTORNEYS)
- 5% LARGE LAW FIRM (OVER 100 ATTORNEYS)
- 15% STATE AND LOCAL CLERKSHIPS
- 14% BUSINESS AND INDUSTRY
- 12% GOVERNMENT
- 7% PUBLIC INTEREST
- 3% EDUCATION
- 2% FEDERAL CLERKSHIPS



Become part of a network that includes more than

12,000
alumni.

AND MORE THAN **44** COUNTRIES



SEE YOU THIS FALL

Lewis & Clark follows the letter and spirit of all
equal opportunity and civil rights laws.

Lewis & Clark is committed to using resources wisely.
go.lclark.edu/printing_practices

Recycled paper. 12/19. QB2572

IMPORTANT REMINDERS FOR ADMITTED STUDENTS

➤ **ORIENTATION, AUGUST 14, 2020 – SAVE THE DATE!**

New Student Orientation will take place on Friday, August 14, 2020. Attendance is mandatory.

Important: Pending current guidance from public health officials, we plan to host Orientation in-person. Incoming students who are unable to arrive in Portland on time to begin classes will be allowed to participate remotely on a case-by-case basis. You will receive more information about Orientation beginning in June.

➤ **EXPLORE [INSIDE L&C](#)**

Inside L&C has a wealth of information for incoming students on everything from finding housing in Portland to financial aid to upcoming virtual events. Be sure to read the information on Inside L&C carefully and be mindful of important deadlines and next steps.

➤ **[VISIT US VIRTUALLY](#)**

Even though our campus is temporarily closed to visitors, you can still get a glimpse of why our campus is so inspiring. Our Virtual Campus Visit features an extensive photo gallery with annotations to guide you through stunning spaces, as well as a self-guided tour map of our five buildings. You'll also find a personal welcome from Dean Johnson and a selection of videos to help introduce you to our faculty and students.
(go.lclark.edu/virtual_law)

➤ **[VIRTUAL LAW SCHOOL PREVIEW WEEK – ENCORE](#)**

On April 6th through April 10th, we hosted our first-ever Virtual Law School Preview Week for admitted students. The week featured 13 panels and 49 speakers over five consecutive days and culminated on Friday with an interactive Q&A with six of our current students. Recordings of all sessions are available for on demand streaming
(go.lclark.edu/lsp)

➤ **ADMISSIONS IS OPEN – CONTACT US!**

Though our office is temporarily closed, we are still open and available to you for any questions you may have. You can reach us at any time at lawadmss@lclark.edu. If you'd prefer to chat or meet virtually one-on-one with an admissions counselor, we offer appointments by phone, Skype, or Zoom. Click [here](#) to schedule an appointment.

➤ **PAY YOUR SEAT DEPOSIT**

If you would like to accept your seat, Lewis & Clark Law School requires two admissions deposits. The first deposit of \$300 is due **May 15, 2020**. The second deposit of \$300 is due **June 5, 2020**. You may pay both deposits by the first deadline if you wish. Seat deposits are non-refundable. **If you would like to secure your seat but need additional time or a payment plan, please let us know. We will make every effort to work with you.** Payments may be submitted [online here](#) using a credit card or electronic fund transfer from a checking account. If you need to pay by another method, please contact us directly to ask about other options.

➤ **FINAL TRANSCRIPTS**

Per American Bar Association rules for accreditation of law schools, we must have an official final transcript from your undergraduate degree-granting institution prior to your matriculation. The original transcript you submitted to LSAC's Credential Assembly Service does not satisfy this requirement. Please have your college or university send your final official transcript directly to us. **The transcript must indicate the degree conferred and the date awarded.**

➤ **TUITION & FEES**

Tuition and fees for the 2020-21 academic year has been set at \$50,098 for the full-time program and \$37,572 for the part time-program. All students are also assessed a \$25.00 loan repayment assistance program fee each semester.

➤ **SUBMIT YOUR FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)**

Be sure to complete your FAFSA and include Lewis & Clark as a school that can access your FAFSA data using our federal school code: **003197**. Please keep an eye on your email because the Office of Financial Aid will contact you if they need additional information.

➤ **CONNECT WITH YOUR CLASSMATES – CLASS OF 2023 FACEBOOK GROUP**

Be sure to join the Class of 2023 Lewis & Clark Law School Facebook group to meet your future classmates, see announcements about goings-on around campus, and share information about Portland.

Lewis & Clark Merit-Based Scholarships – Additional Information

Distribution & Application: Your scholarship will be applied in fall and spring semesters. It may not be used for summer study without permission from the Associate Dean for Student Affairs (Federal student loans are available to eligible students who enroll at least half time in the summer. Other summer funding sources include Federal Work-Study, public interest law stipends, and Lezak fellowships.) Your scholarship is intended for tuition and fees; it does not apply to living expenses or other costs that you may incur as a law student. Your total scholarship award is capped at the amount specified in your scholarship letter.

Renewal Terms: There is no academic performance requirement to retain your award, but you must remain enrolled and maintain good disciplinary standing. If disciplinary action is brought against you, you may lose all or part of your scholarship.

Change of Division: Your current scholarship is based on enrollment in the division for which you applied and to which you were admitted. If you change from the full-time division to the part-time division (or vice versa) at any point during law school, your scholarship will adjust accordingly. If your academic plans will result in completion of 90 credits at Lewis & Clark before reaching your scholarship award cap, you may contact the Associate Dean for Student Affairs in your final year and request a review of your scholarship situation.

Taking Credits at Other Law Schools: Your scholarship may only be applied to tuition at Lewis & Clark Law School. Should you choose to take credits at another institution, your scholarship will not be applied to the other institution's tuition and your scholarship may be reduced if, as a result of transferring credits, you take fewer than 90 credits at Lewis & Clark. However, your eligibility to receive academic credits from the other institution will not be impacted.

Additional Scholarships After 1L Year: After 1L year, you will be eligible to apply for additional scholarships available only to upper division students. Any upper division scholarship you are awarded will be in addition to your entering scholarship, up to the cost of tuition.

Effect of Military Status: If you plan to receive military benefits to help finance law school, a change in your military status or eligibility for military veterans education benefits could impact your overall financial aid package. If your military status or eligibility for VA education benefits changes, you should contact the Office of Veterans Services at 503-768-7335 to discuss how the change will impact your finances for law school. The total amount of your VA benefits and your scholarship may not exceed tuition. As such, if the amount of your VA benefits changes, your scholarship may be adjusted.

By accepting a seat in the incoming class and your scholarship award, you acknowledge you have read, understand, and accept these terms. If you have any questions, please do not hesitate to contact the Office of Admissions at lawadmss@lclark.edu or 503-768-6613.

Lewis & Clark

Office of Financial Aid

0615 S.W. Palatine Hill Road
Portland, Oregon 97219

Website: go.lclark.edu/fao

Phone: 503-768-7090

Fax: 503-768-7074

Email: fao@lclark.edu

2020-21

Lewis & Clark Law School Financial Aid Information Sheet

How to Apply for Financial Aid

File the Free Application for Federal Student Aid (FAFSA) for the 2020-21 academic year.

- Apply online at FAFSA.gov
- Use the IRS Data Retrieval Tool to transfer your 2018 tax information into the FAFSA
- Don't wait until you are admitted – file as soon as possible after October 1, 2019
- **The FAFSA priority filing deadline is February 15, 2020**

You will receive a Student Aid Report (SAR) from the federal application processor confirming the information you submitted. Read your SAR carefully and take action if necessary. Additional documentation may be required if you have been selected for verification.

Your 2020-21 financial aid award will be prepared in the spring after your FAFSA is fully processed and we are notified of your admission to Lewis & Clark Law School. You will receive an email notification when your award letter is available to view online.

Financial Aid Resources for Law Students

Scholarships & Grants

- Lewis & Clark Law School scholarships and grants are awarded by the Admissions Committee. Scholarships are available to students who demonstrate academic merit. We also offer grants that consider financial need, diversity, a desire to work in the public-interest sector, and other factors.
- Our students are encouraged to participate in MAX by AccessLex®, a free personal finance program designed exclusively for law students with scholarship incentives built in for motivation
- Apply for outside scholarships; start your scholarship search at go.lclark.edu/law/scholarships/awards

Federal Direct Unsubsidized Loan

- FAFSA required for consideration
- Unsubsidized, meaning that interest begins accruing at the time of disbursement
- Fixed interest rate: 6.079% in 19-20 academic year; 20-21 fixed interest rate will be set in June 2020
- A loan origination fee will be deducted from each disbursement (currently 1.059%)
- May borrow up to \$20,500 per academic year; \$138,500 aggregate loan borrowing limit applies and includes all previously borrowed Subsidized and Unsubsidized Loans

Federal Direct Graduate PLUS Loan

- FAFSA required for consideration; separate application required to secure the Graduate PLUS Loan
- Unsubsidized, credit-qualified loan; **borrower cannot have adverse credit history**
- Fixed interest rate: 7.079% in 19-20 academic year; 20-21 fixed interest rate will be set in June 2020
- A loan origination fee will be deducted from each disbursement (currently 4.236%)
- May borrow up to the Cost of Attendance minus all other aid; no aggregate borrowing limit

Private Educational Loans

- Unsubsidized, credit-qualified educational loans; approval is based on your creditworthiness
- Interest rates, fees, terms and conditions vary and are determined by each lender
- May borrow up to the Cost of Attendance minus all other aid

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2020-21

Lewis & Clark Law School Financial Aid Information Sheet

Estimated Cost of Attendance for the 2019-20 Academic Year *

Cost of Attendance Component	Full-Time (Day Division)	Part-Time (Evening Division)
Tuition	\$48,172	\$36,126
Living Allowance – Housing/Food (estimated)	\$15,750	\$15,750
Books & Supplies Allowance (estimated)	\$1,600	\$1,600
Transportation Allowance (estimated)	\$4,500	\$4,500
Personal Expense Allowance (estimated)	\$4,950	\$4,950
Loan Fee Allowance (estimated)	\$1,300	\$1,300
Total Cost of Attendance* for 9-month enrollment	\$76,272	\$64,226

* Estimated costs for 2020-21 will be available in March 2020.

Sample Financial Aid Award for a Full-Time (Day Division) Student in 2019-20

Type of Financial Aid	Fall 2019	Spring 2020	Total
Lewis & Clark Law School Scholarship	\$7,500	\$7,500	\$15,000
Federal Direct Unsubsidized Loan (subject to an origination fee)	\$10,250	\$10,250	\$20,500
Federal Direct Graduate PLUS Loan (subject to an origination fee)	\$20,386	\$20,386	\$40,772
Total Financial Aid Available	\$38,136	\$38,136	\$76,272

- Eligible financial aid applicants will be offered an aid package that fully covers their Cost of Attendance, but you may not need to borrow the maximum amount of loans available. Please refer to the next page to see three sample budgets for living expenses.
- We encourage you to consider ways to live less expensively, budget carefully, and borrow conservatively.

Educational Loans and Creditworthiness

Most law students will need to access loan funding beyond the amount available under the Federal Direct Unsubsidized Loan program at some point during their enrollment. Approval for the Federal Direct Graduate PLUS Loan or for a private educational loan is decided after a review of the applicant's credit history. **Do what you can to improve your credit before enrolling in law school.** Assess your current financial status and all existing financial commitments. Keep in mind that educational loans are not intended to cover prior obligations such as credit card debt, auto loans, or other consumer debt. **Pay off or pay down as much consumer debt as you can before enrolling in law school.**

Loan Repayment

Law school indebtedness varies from student to student and the amount you borrow is up to you. When it comes time to repay your loans, you will have the opportunity to choose from several repayment plans. There is the Standard Plan (10-year repayment period, fixed monthly payments), the Graduated Plan (10-year repayment period, payments start low and increase), and the Extended Plan (25-year repayment period, fixed or graduated payments). There are also income-driven plans such as Income-Based Repayment (IBR), Pay As You Earn (PAYE) and Revised Pay As You Earn (REPAYE). Under the income-driven plans your payment amount is calculated as a percentage of your discretionary income (generally 10-20%), and any remaining balance is forgiven if your loans are not fully repaid at the end of the 20- or 25-year repayment period. Learn more about your repayment options at <https://studentaid.ed.gov/repay-loans> and compare plans online using the [Repayment Estimator](#).

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2020-21

Lewis & Clark Law School Financial Aid Information Sheet

Financial Aid for Indirect Costs

Financial aid is available not only for tuition and fees, but also for indirect costs. Rent, utilities, food, transportation, and personal expenses fall into this category, and together they are commonly referred to as “living expenses.” Surveys of our student body show a wide spending range for living expenses and we set our Cost of Attendance with this in mind. The components of our Cost of Attendance are listed on the previous page. Currently the maximum allowances for living expenses total to \$25,200, but it is important to recognize that your actual expenses may be significantly less than that.

When you accept your financial aid we want you to borrow the amount that is right for you. Loan requests can always be less than the maximum amount offered. If you find yourself needing additional funds later in the year, you can contact the Office of Financial Aid and request any portion of your remaining loan eligibility. Individual Cost of Attendance increases can also be considered for personal health insurance premiums, the one-time purchase of a computer, and dependent care costs for small children.

Sample 9-Month Budgets for Living Expenses

Below are a few sample budgets based on information collected from our students. These samples are intended to give you a general idea of what to expect so you can plan your finances during law school. Keep in mind that living expenses vary depending on each student’s own personal needs and circumstances. We encourage you to think of creative ways to reduce your expenses while enrolled to help minimize your loan repayment obligations after graduation.

Single Student Living on a Frugal Budget (9 Months)	
Rent (\$650/month)	\$5,850.00
Utilities, Renters Insurance, and Food	\$3,330.00
Transportation* (includes mileage, insurance, and parking permit)	\$2,043.00
Miscellaneous Personal Expenses	\$2,835.00
Total Living Expenses	\$14,058.00

Single Student Living on a Modest Budget (9 Months)	
Rent (\$1,200/month)	\$10,800.00
Utilities, Renters Insurance, and Food	\$5,040.00
Transportation* (includes mileage, insurance, and parking permit)	\$2,043.00
Miscellaneous Personal Expenses	\$4,950.00
Total Living Expenses	\$22,833.00

Married Student With a Family Living on a Mid-Range Budget (9 Months)	
Rent (\$1,600/month)	\$14,400.00
Utilities and Food	\$7,650.00
Transportation* (includes mileage, insurance, and parking permit)	\$2,043.00
Miscellaneous Personal Expenses	\$4,950.00
Total Living Expenses	\$29,043.00

* In these sample budgets the Transportation estimates assume students live within 3 miles of campus. Students may reduce their transportation costs by purchasing a discounted monthly pass for the [TriMet system](#) and using public transit to travel to school. Lewis & Clark provides a 75% subsidy for this unlimited ride pass. Please note that students who purchase a subsidized TriMet pass or trip tickets may not also purchase a semester parking permit.



Financing Your Education

An overview of financial aid and scholarships





Important Dates

Things You Need To Do

- February 15** Priority deadline for submitting FAFSA (see page 3)
- March 15** Priority deadline for submitting admission application
- April** Deadline to submit first seat deposit and accept your scholarship award*
- June** Second seat deposit deadline*
- June–July** Process student loans and begin monthly payment plan (if applicable)
- August** Settle fall semester student account
- December** Settle spring semester student account

*If you are admitted at the end of March or later, your first seat deposit deadline may be in May.



When You Can Expect to Hear From Lewis & Clark

- Mid- to late December** . . First admission offers and scholarship awards sent to applicants
- January–March** Majority of admission offers and scholarship awards sent to applicants
- Early March** First financial aid award notifications sent to admitted students

The decision to invest in a high-quality legal education may be one of the most important choices you make. Much of the responsibility for funding your education will rest with you, but Lewis & Clark's financial aid program can help.

We focus primarily on providing gift aid to students who demonstrate academic merit. However, we also offer grants that consider financial need, diversity, a desire to work in the public-interest sector, and other factors.

No matter your situation, we are committed to working in partnership with you to identify your best financial options and strategies for attending Lewis & Clark Law School.

Applying for Financial Aid

1

Apply for admission.

- All admitted students are automatically considered for scholarships and grants.
- You do not need to fill out any separate applications for scholarships or grants as an entering student.

2

Submit your FAFSA.

- You can find the FAFSA online at **FAFSA.gov** beginning October 1, 2018.
- For priority consideration, submit your FAFSA by February 15, 2019.
- Complete your FAFSA with 2017 income figures. We recommend using the IRS Data Retrieval Tool to transfer your tax information into your application.
- Make sure to include Lewis & Clark as a school that can access your FAFSA data. Our federal school code is 003197.

3

Watch your email—we'll be in touch if we need any additional information.



FAFSA

The Free Application for Federal Student Aid is used to determine eligibility for federal financial aid. The bulk of federal financial aid for law students comes in the form of student loans. Remember these important details about the FAFSA:

Don't wait. To be considered for student loans, you must submit the FAFSA. Please apply by the priority deadline.

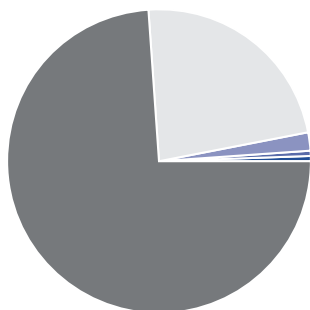
Don't worry. You do not need to finish your 2018 tax return before you submit the FAFSA. Income for the 2017 tax year will be reported, and we recommend using the IRS Data Retrieval Tool to transfer this information into your application. It's quick, easy, and accurate!

Read your Student Aid Report (SAR). You will receive your SAR after your FAFSA is processed. If there are any issues with your FAFSA, you will be given further instructions.






Follow through as soon as possible. If we need any additional information, we will be in touch. Please reply as quickly as you can. A delay on your part may delay your offer of financial assistance.

Financing Your Education

In the 2017–18 school year, Lewis & Clark law students received \$10,176,307 in scholarships.



Sources of Scholarships at Lewis & Clark

	\$7,538,619 (74.1%) Merit-based scholarships awarded at admission
	\$2,352,756 (23.1%) Non-merit awards granted at admission
	\$175,368 (1.7%) Upper-division scholarships
	\$79,564 (0.8%) External scholarships
	\$30,000 (0.3%) Institutional gift aid to veterans

Dean's Scholarships

- Amounts vary
- Merit based
- Granted to 65.9% of entering students in 2018
- Renewable

Discovery and Trillium Grants

- Amounts and criteria vary
- Granted to 33.5% of entering students in 2018
- Renewable

Quinault Allottees: Nelson D. Terry Scholarship

- Amount typically ranges from \$2,000 to \$5,000
- Priority consideration to Native American students who are enrolled and involved in their tribal community
- Granted to one or two students in each entering class
- Not renewable

Fellowships

- Amounts and criteria vary
- Fellows receive faculty mentoring, access to special programming, and a possible research assistant position in the second or third year of law school
- Up to five granted per year to entering students with academic merit and significant experience in environmental advocacy or research
- One awarded per year to an entering student with experience in an area of intellectual property and a desire to study IP law
- Not renewable

Scholarships for Continuing Upper-Division Students

- Amounts and criteria vary
- Some scholarships require an application; others are granted by nomination of a worthy candidate
- For a list of available scholarships refer to go.lclark.edu/law/scholarships/awards

External Scholarships

- Scholarships offered by sources outside of Lewis & Clark that are used to fund tuition and other costs associated with attending law school
- Amounts and criteria vary
- To start your search for external scholarships, visit go.lclark.edu/law/scholarships/awards

Student Employment

Students have a variety of employment options available. Some work on campus, such as in the Boley Law Library, or at selected off-campus agencies, while others pursue more general part-time work in the community. The law school's Office of Career Services posts job listings for students and can assist you with locating clerkships, work-study opportunities, externships, pro bono experiences, and public interest stipends for summer work.

Federal Work-Study

FAFSA required for consideration.

Recipients must have completed their first year of law school.

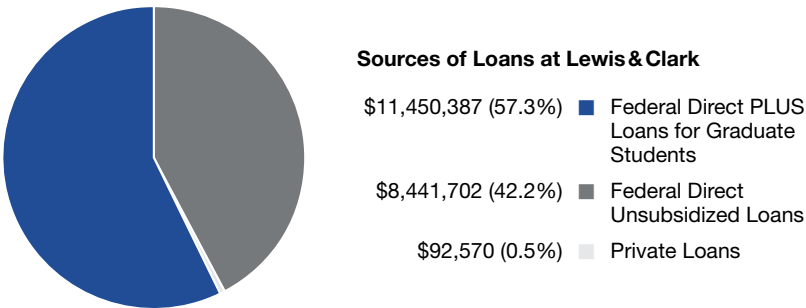
- Eligibility depends on financial need
- Wages range from minimum wage up to \$20 per hour
- Recipients must seek out and secure their own jobs from a pool of legal positions with contracted employers
- An offer of work-study will replace an equivalent amount of loan eligibility in the student's financial aid package

Financing Your Education

Student Loans

Most law students find loan programs to be useful resources for financing their legal education. These funds allow students to borrow against their future earning potential, which research indicates improves with advanced educational attainment. The FAFSA must be filed each year to access the federal student loan programs. The average student loan amount for Lewis & Clark Law School students who graduated in the 2017–18 year and borrowed loans was approximately \$130,000.

In the 2017–18 school year, Lewis & Clark law students received \$19,984,659 in loans from the following sources:



Federal Direct Unsubsidized Loans	Federal Direct PLUS Loans for Graduate Students
Not based on financial need	Not based on financial need
6.595% fixed interest rate for 2018–19 loans; 2019–20 rate will be set in June 2019	7.595% fixed interest rate for 2018–19 loans; 2019–20 rate will be set in June 2019
Unsubsidized; interest begins accruing immediately	Unsubsidized; interest begins accruing immediately
Subject to a 1.062% origination fee if disbursed before 10/1/2019; the fee will change for loans first disbursed on or after that date	Subject to a 4.248% origination fee if disbursed before 10/1/2019; the fee will change for loans first disbursed on or after that date
\$20,500 annual borrowing limit	May borrow up to the cost of attendance minus all other financial aid
Borrowers have an automatic six-month grace period after ceasing to be enrolled at least half time before they are required to begin repayment	A credit check is required for loan approval

Private Student Loans

Private loans tend to be some of the most expensive sources of funding, so students should carefully consider all federal borrowing options before turning to a private loan. Private loans, which are offered by a variety of lending institutions, are typically unsubsidized. No FAFSA is required. Approval is based on a review of the borrower's credit history and credit score. The eligibility criteria, interest rates, fee structures, and repayment terms of private loans vary greatly from lender to lender.

Bar Study Loans

Bar study loans are credit-qualified private loans intended to help cover expenses incurred after graduation while a student prepares for the bar exam. Review information on lender websites for details on the loan programs. Please note that some lenders require a previous borrowing relationship to qualify for the bar study loan.

Loan Repayment

Lewis & Clark Law School Loan Repayment Assistance Program (LRAP)

Our LRAP helps JD graduates take the public interest jobs they desire without worrying about how to make their monthly payments on law school loans. There is no set cap on the amount of assistance an individual graduate can receive, and we regularly help with up to 100 percent of law school loan repayment obligations over a three- to five-year period depending on funds available.

State Bar Association Repayment Programs

The bar associations in many states also offer loan repayment assistance to new attorneys working in public interest organizations or qualified government agencies. Contact the bar association in the state where you wish to practice law to inquire about assistance, qualifications, and their application process.

Federal Student Loan Repayment Options

A variety of repayment plans are available to borrowers, some of which are debt-driven and some of which are income-driven. Under debt-driven plans, the monthly payment amount is calculated based on total debt, interest rate, and length of repayment period. Under income-driven plans, the monthly payment amount is calculated as a percentage of your discretionary income. Learn more about repayment options at studentaid.gov/repay. Those who plan to work in the public interest should also explore the Public Service Loan Forgiveness program.

Cost

Lewis & Clark Law School is a private school, so tuition is the same for all students regardless of state of residency.

2018–19

Tuition and fees

Full-time	\$48,172
Part-time	\$36,126
Health insurance.	TBD \$2,736.50 in 2018–19 for 1Ls
Loan Repayment Assistance Program (LRAP) fee	\$50
Summer school (optional)*	\$1,779/credit

Additional costs

Living, transportation, and personal expenses (estimated) . .	\$25,200
Books and supplies (estimated).	\$1,600

Living expenses vary depending on each student's own personal needs and circumstances. There are many ways to reduce these costs while in law school, such as sharing housing and using alternative transportation. Keep in mind that Oregon has no sales tax, so make some of your planned law school purchases after you relocate to Portland. Visit go.lclark.edu/living-expenses to see three sample 9-month budgets for living expenses. We also recommend that you review the Money Management section of the Financial Aid website at go.lclark.edu/money_management.

Student borrowers should be aware that federal student loans are subject to origination fees. The fees are calculated as a percentage of the total loan amount and deducted from each loan disbursement. See page 6 for the percentages.

Billing and Payment

The Office of Student and Departmental Account Services divides annual charges in half and bills your student account before each semester. An online account statement will be provided when your account is billed. Our students have a variety of choices when settling their accounts:

- Pay the balance due in full
- Apply financial aid, including federal student loans
- Enroll in a monthly payment plan with Tuition Management Systems (TMS) at lclark.afford.com

*Summer school courses are 2 to 3 credits. In addition, students can undertake summer externships that range from 3 to 12 credits. Many students take one or two courses over one summer. Students taking two summer school classes may become eligible to graduate early or to take part-time semesters and still graduate in three years in the full-time program.



Contact Information

Office of Financial Aid

go.lclark.edu/fao
fao@lclark.edu
503-768-7090
503-768-7074 fax

Office of Law School Admissions

law.lclark.edu/offices/admissions
lawadms@lclark.edu
503-768-6613
800-303-4860
503-768-6793 fax

Office of Student and Departmental Account Services

go.lclark.edu/student/accounts
accounts@lclark.edu
503-768-7829
503-768-7908 fax

Federal Student Aid Information Center

studentaid.gov
FAFSA.gov
800-433-3243

Tuition Management Systems

afford.com
service@afford.com
800-722-4867
401-921-3999

Tips for Comparing Financial Aid Packages

When making financial aid package comparisons, remember to consider the following criteria to accurately compare the net costs for your attendance at each school:

- Estimated living expenses. Does the school use an average cost-of-living rate, or the lowest rate recommended? Make sure to use the same comparative factor. (Lewis & Clark uses the average.)
- Scholarship terms. Is the scholarship renewable? Do you need to have a minimum GPA to keep your award? How many students lose their scholarships?
- Tuition calculation. Is tuition charged per year, per semester, or per credit? If tuition is charged per credit, how many credits are required to graduate?
- Fees. Does the school charge fees beyond tuition, and is it clear what those fees are?

Additional Resources

AccessLex Institute, a nonprofit dedicated to legal education, has partnered with Lewis & Clark Law School to offer MAX by AccessLex®, a free personal finance program designed exclusively for law students. Content is delivered through in-person workshops, online programming, and one-on-one counseling. Scholarship incentives are built in to keep students motivated!

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Lewis & Clark follows the letter
and spirit of all equal opportunity
and civil rights laws.

Lewis & Clark is committed to
using resources wisely.
go.lclark.edu/printing_practices