



# FINANCING YOUR EDUCATION

An overview of financial aid and scholarships  
2025–26

Lewis & Clark  
Law School



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## IMPORTANT DATES

### Things You Need To Do

<b>FEBRUARY 15</b> .....	Priority deadline for submitting FAFSA (see page 5)
<b>MARCH 15</b> .....	Priority deadline for submitting admission application
<b>APRIL</b> .....	Deadline to submit first seat deposit and accept your scholarship award*
<b>JUNE</b> .....	Second seat deposit deadline*
<b>JUNE–JULY</b> .....	Process student loans and begin monthly payment plan (if applicable)
<b>AUGUST</b> .....	Settle fall semester student account and attend Orientation
<b>DECEMBER</b> .....	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 or later.*

### When You Can Expect to Hear From Lewis & Clark

<b>LATE DECEMBER</b> .....	First admission offers and scholarship awards sent to applicants
<b>JANUARY–MARCH</b> .....	Majority of admission offers and scholarship awards sent to applicants
<b>LATE FEBRUARY</b> .....	First financial aid offers sent to admitted students

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## AFFORDING LAW SCHOOL

A legal education is an important investment in your future that requires a significant financial commitment. The Lewis & Clark Law School financial aid program is here to help with affordability and access.

We serve and support students from diverse economic backgrounds as they work towards the goal of an advanced degree. Every year we distribute more than \$31.5 million of financial aid to our JD students in the form of scholarships, grants, student loans, and work-study awards. This booklet includes an overview of these financial aid options, application instructions and timelines, cost information, and billing details to help you decide if Lewis & Clark is the right financial fit.

If you have any questions, our Financial Aid Office staff is available to help you understand the financial options and payment strategies that will make a Lewis & Clark Law School degree attainable

## COST OF ATTENDANCE

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

**2024–25**

### TUITION AND FEES\*

Full-time .....	\$59,070
Part-time .....	\$44,288
Health insurance for 1Ls .....	\$3,812
Loan Repayment Assistance Program (LRAP) fee .....	\$50
Summer school (optional)** .....	\$2,181/credit

### ADDITIONAL COSTS

Food and housing expenses (average) .....	\$19,170
Transportation (estimated) .....	\$2,700
Personal expenses (estimated) .....	\$3,600
Books and supplies (estimated) .....	\$1,600

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 11 for the percentages.

Additional costs vary depending on each student's circumstances. There are many ways to reduce these expenses, such as sharing housing, using alternative transportation, and making planned purchases in Oregon where there is no sales tax. Find money management resources and tips at [go.lclark.edu/money\\_management](https://go.lclark.edu/money_management).

\*Cost of attendance is set each March for the upcoming academic year. Tuition typically increases annually; other cost components are also subject to change.

\*\*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.

## APPLYING FOR AID

### 1 APPLY FOR ADMISSION

- 🌿 All admitted students are automatically considered for merit-based scholarships. No separate applications are required.

### 2 SUBMIT YOUR FAFSA

- 🌿 You can find the FAFSA online in December at [FAFSA.gov](https://fafsa.gov). Lewis & Clark's school code is 003197.
- 🌿 For priority consideration, submit the FAFSA by February 15.

### 3 WATCH YOUR EMAIL—WE'LL BE IN TOUCH IF WE NEED ANY ADDITIONAL INFORMATION

#### WHAT IS THE 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.** You do not need to wait for your admission decision to submit the FAFSA. Please apply by the priority deadline of February 15.
- 🌿 **Don't worry.** The FAFSA has been updated to make it easier to complete. Income information will be provided directly by the IRS for most tax filers. Parent data is not required.
- 🌿 **Read your FAFSA Submission Summary.** You will receive a FAFSA Submission Summary after your form 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 financial aid offer.

# SCHOLARSHIPS

Our robust scholarship program provided financial support to **98 percent of students** in the entering class of 2024. Scholarships for full-time students ranged from \$10,000 to \$52,000 per year with a **median award amount of \$29,000**. Scholarships for part-time students ranged from \$7,000 to \$31,000 per year with a median award amount of \$14,000.

## JD Scholarships Breakdown for Academic Year 2023–24

L&C scholarships awarded at admission: **\$12,692,834 to 515 students**  
L&C upper-division scholarships: **\$295,330 to 36 students**  
External scholarships: **\$179,537 to 21 students**  
L&C Yellow Ribbon Awards: **\$22,944 to 5 students**

**TOTAL: \$13,190,645 in scholarships to 517 students**

### DEAN'S SCHOLARSHIPS

- Amounts vary
- Merit based
- Granted to 98% of entering students (fall 2024)
- Renewable and unconditional

### QUINAULT ALLOTTEES: NELSON D. TERRY SCHOLARSHIP

- Amount ranges from \$2,000 to \$10,000
- Priority consideration to Native American students who are enrolled and involved in their tribal community
- Granted to a maximum of two students in the entering class, though not awarded every year
- Not renewable

# SCHOLARSHIPS

## SCHOLARSHIPS FOR CURRENT 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](https://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
- All external scholarships must be reported to the Financial Aid Office by the recipient
- Here are some places to start your scholarship search:



**L&C Law website:**  
[go.lclark.edu/law/scholarships/awards](https://go.lclark.edu/law/scholarships/awards)

**AccessLex Law School Scholarship Databank:**  
[accesslex.org/databank](https://accesslex.org/databank)

**MAX by AccessLex:**  
[accesslex.org/max-by-accesslex](https://accesslex.org/max-by-accesslex)  
(Note that L&C had three students in the past three years receive scholarships by participating in this program!)

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## SCHOLARSHIPS

### YELLOW RIBBON PROGRAM

Students who qualify for the Post-9/11 GI Bill® (Chapter 33) at the 100 percent benefit level and who have tuition and fees that exceed the maximum yearly cap for Chapter 33 may qualify for additional benefits through the Yellow Ribbon program. L&C Yellow Ribbon Awards are up to \$5,000/year for a maximum of 15 eligible law students annually; participation is on a first-come, first-served basis. The VA provides a matching Yellow Ribbon Award amount. For more details, visit [lclark.edu/programs/veterans](http://lclark.edu/programs/veterans).



### SEGAL AMERICORPS EDUCATION AWARD MATCH

Starting in the 2024–25 academic year, Lewis & Clark Law School will provide Segal AmeriCorps Education Award recipients with a matching scholarship up to \$5,000. These funds are intended to defer tuition rather than be used for books or personal expenses. The matching funds are available to a maximum of 15 eligible law students annually; participation is on a first-come, first-served basis.



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## STUDENT EMPLOYMENT OPPORTUNITIES

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.
- ✦ Recipients must seek out and secure their own jobs from the on-campus job database and/or 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.

### PUBLIC INTEREST LAW PROJECT

Public Interest Law Project (PILP) is a student-run organization founded in 1990 to help fill the justice gap between those who need attorneys and those who can afford attorneys. One way PILP bridges this gap is by providing stipends (PILP Summer Awards) to current L&C students for otherwise unpaid summer legal work at qualifying nonprofit legal advocacy organizations, legal aid clinics, public defender's offices, and other public interest organizations.

PILP generally grants 12 to 15 awards annually, with approximately 75% of applicants receiving an award. Summer award amounts vary.

# 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 average loan amount for Lewis & Clark Law School JD student borrowers who graduated in the 2023–24 year was approximately \$133,680, but amounts vary widely and students decide how much they need to borrow.

SOURCES OF STUDENT LOANS FOR 2023–24 JD GRADUATES		
Student Loan Type	Annual Loan Limit	%
Federal Direct Unsubsidized Loan	\$20,500	Borrowed by 78% of graduates
Federal Direct PLUS Loan for Graduate Students	Cost of attendance minus all other aid	Borrowed by 65% of graduates
Private educational loans	Cost of attendance minus all other aid	Borrowed by 2% of graduates

# STUDENT LOANS

FEDERAL STUDENT LOAN COMPARISON	
FEDERAL DIRECT UNSUBSIDIZED LOANS	FEDERAL DIRECT PLUS LOANS FOR GRADUATE STUDENTS
Not based on financial need, but FAFSA required annually	
Unsubsidized; interest begins accruing upon disbursement of loan funds	
Not credit qualified	Credit check required for loan approval*
8.08% fixed interest rate for 2024–25 loans; 2025–26 rate will be set in June 2025	9.08% fixed interest rate for 2024–25 loans; 2025–26 rate will be set in June 2025
Subject to a 1.057% origination fee if disbursed before 10/1/2025; the fee will change for loans first disbursed on or after that date	Subject to a 4.228% origination fee if disbursed before 10/1/2025; the fee will change for loans first disbursed on or after that date
Borrowers who cease to be enrolled at least half time have a six-month grace period before repayment begins	Borrowers who cease to be enrolled at least half time have a six-month post-enrollment deferment period before repayment begins

\* If you have an adverse credit history, learn about your options at [studentaid.gov/understand-aid/types/loans/plus/grad#adverse-credit](https://studentaid.gov/understand-aid/types/loans/plus/grad#adverse-credit).

## HOW TO COMPLETE LOAN PROCESSING

- If you decide to attend L&C and wish to borrow federal student loan funds, please complete the required loan processing steps by July 1.
- 1 Open your offer in Financial Aid Self-Service > My Awards and submit your loan requests.
  - 2 Complete Entrance Counseling, sign Master Promissory Notes, and submit a Direct PLUS Loan Application on [studentaid.gov](https://studentaid.gov).

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## STUDENT LOANS

### 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.

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## ADDITIONAL LOANS

### 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.

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## 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. Under fixed payment 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](https://studentaid.gov/repay).

### PUBLIC SERVICE LOAN FORGIVENESS (PSLF)

Those who plan to work in the public interest should explore the Public Service Loan Forgiveness program at [studentaid.gov/publicservice](https://studentaid.gov/publicservice).

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## 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 Nelnet Campus Commerce at [mycollegepaymentplan.com/lclark](https://mycollegepaymentplan.com/lclark).

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## 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?

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## CONTACT INFORMATION

### OFFICE OF FINANCIAL AID

[go.lclark.edu/fao](https://go.lclark.edu/fao)  
fao@lclark.edu  
503-768-7090

### OFFICE OF LAW SCHOOL ADMISSIONS

[law.lclark.edu/offices/admissions](https://law.lclark.edu/offices/admissions)  
lawadmss@lclark.edu  
503-768-6613 | 800-303-4860

### OFFICE OF STUDENT AND DEPARTMENTAL ACCOUNT SERVICES

[go.lclark.edu/student/accounts](https://go.lclark.edu/student/accounts)  
accountservices@lclark.edu  
503-768-7829

### FEDERAL STUDENT AID INFORMATION CENTER

[studentaid.gov](https://studentaid.gov)  
800-433-3243

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### 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!

Learn more at [accesslex.org/max-by-accesslex](https://accesslex.org/max-by-accesslex).

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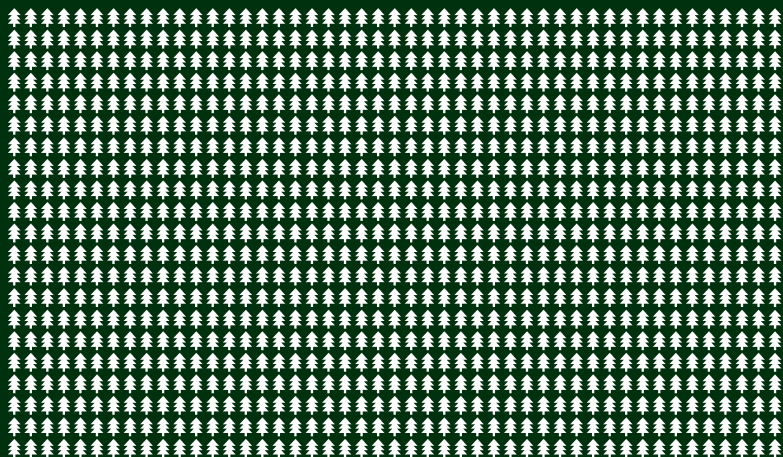
Lewis & Clark follows the letter and spirit of all equal opportunity and civil rights laws.

Lewis & Clark is committed to using resources wisely.  
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## Lewis & Clark Law School

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