

2015-16 Cost of Attendance Budgets

Cost of Attendance budgets are based on a two-semester academic year. With the exception of the first-year dual JD program, summer classes are optional. A separate application for summer school aid is available in February each year for the immediately subsequent summer.

Costs of Attendance are listed here by program and are broken down between first year and upper class as appropriate. Students in the US/Canadian dual-degree program are reminded that Costs of Attendance listed here reflect only the UDM costs. Costs of Attendance for study abroad programs are based on the costs determined by the host school. All Cost of Attendance budgets should be viewed as a guide to assist students to prepare their own budgets based upon personal needs.

Cost of Attendance budgets are based on living in the Detroit metropolitan area, and include all regular costs associated with the student's attendance at the law school without parental or other outside assistance. Books and supplies estimates are based upon the cost of purchasing books for two-semester subjects and bar-tested courses, and renting the remainder. All students may save money on supplies such as paper, pens and notebooks by purchasing these at back-to-school sales at local discount or drug stores.

Students who have savings, income from work or support from family, friends or outside agencies should consider those resources before borrowing the maximum loans available. We encourage students to borrow only what they need. Loans can be increased if a student borrows less than their budgeted amount at the beginning of an academic year and needs an increase later in the year. Unused portions of loans may also be returned to the lender to avoid the accrual of interest and the possibility of overspending. Some loans, such as the federal Graduate PLUS Loan and private alternative loans, do require a credit check. The federal Graduate PLUS Loan and some private alternative loans (through banks) may allow a student to use a co-signer if their credit information does not permit the student to borrow on his or her own. International students may borrow from some U.S. banks, but only if they have a U.S. citizen or permanent resident co-signer who has an acceptable credit history in the U.S.

- First Year JD budgets
- Upperclass JD budgets
- Dual JD program (UDM/U-Windsor)
- All other joint programs

First-Year Financial Aid Budgets for J.D. students living in the U.S., 2015-16.

Full-Time Day (30 credits/year)

<i>Budget Item</i>	<i>Off Campus</i>	<i>with Parents/Relatives*</i>
Tuition	\$40,422	\$40,422
Books & Supplies	1,922	1,922
SBA dues	110	110
Room, Board, Personal	16,246	6,353
Transportation	3,128	3,128
Parking	400	400
Computer Eqpt.**	2,100	2,100
Loan Fees	<u>1,547</u>	<u>1,384</u>
TOTAL	\$65,875	\$55,819

Part-time Day/Evening (24 credits/year)

<i>Budget Item</i>	<i>Off Campus with Parents/Relatives*</i>	
Tuition	\$32,328	\$32,328
Books & Supplies	1,594	1,594
SBA dues	110	110
Room, Board, Personal	16,246	6,353
Transportation	2,502	2,502
Parking	400	400
Computer Eqpt.**	2,100	2,100
Loan Fees	<u>958</u>	<u>1,203</u>
TOTAL	\$56,238	\$46,590

Extended Day/Evening (17 credits/year)

<i>Budget Item</i>	<i>Off Campus with Parents/Relatives*</i>	
Tuition	\$22,899	\$22,899
Books & Supplies	995	995
SBA dues	110	110
Room, Board, Personal	16,246	6,353
Transportation	2,502	2,502
Parking	400	400
Computer Eqpt.**	2,100	2,100
Loan Fees	<u>821</u>	<u>620</u>
TOTAL	\$46,073	\$35,979

**Upperclass Financial Aid Budgets for J.D. students
living in the U.S., 2015-16.**

Full-Time Day (avg. 28 credits/year)

<i>Budget Item</i>	<i>Off Campus With Parents/Relatives*</i>	
Tuition	\$40,422	\$40,422
Books & Supplies	1,820	1,820
SBA dues	110	110
Room, Board, Personal	16,246	6,353
Transportation	3,128	3,128
Parking	400	400
Loan Fees	<u>1,157</u>	<u>987</u>
TOTAL	\$63,283	\$53,220

Part-time Day/Evening (avg. 20 credits/year)

<i>Budget Item</i>	<i>Off Campus with Parents/Relatives*</i>	
Tuition	\$26,940	\$26,940
Books & Supplies	1,300	1,300
SBA dues	110	110
Room, Board, Personal	16,246	6,353
Transportation	2,502	2,502
Parking	400	400
Loan Fees	<u>1,005</u>	<u>613</u>
TOTAL	\$48,503	\$38,218

Extended Day/Evening (avg. 16 credits/year)

<i>Budget Item</i>	<i>Off Campus with Parents/Relatives*</i>	
Tuition	\$21,552	\$21,552
Books & Supplies	1,040	1,040
SBA dues	110	110
Room, Board, Personal	16,246	6,353
Transportation	2,502	2,502
Parking	400	400
Loan Fees	<u>576</u>	<u>618</u>
TOTAL	\$42,426	\$32,575

**Dual J.D. Financial Aid Budgets
Full Time – 2015-16 UDM Costs Only**

First Year

<i>Budget Item</i>	<i>Fall/Winter-9 credits</i>
Tuition	23,173
Books & Supplies	619
SBA dues	110
Room, Board, Personal	in Windsor Budget
Transportation	1,591
Parking	400
Computer Eqpt.**	2,100
Loan Fees	<u>540</u>
TOTAL	\$28,533

Second Year

<i>Budget Item</i>	<i>Fall/Winter-app. 23 credits</i>
Tuition	\$23,173
Books & Supplies	1,581
SBA dues	110
Room, Board, Personal	In Windsor budget
Transportation	2,502
Parking	400
Loan Fees	<u>540</u>
TOTAL	\$28,306

Third Year

<i>Budget Item</i>	<i>Fall/Winter-app. 11-21 credits</i>
Tuition	\$22,719
Books & Supplies	756
SBA dues	110
Room, Board, Personal	In Windsor budget
Transportation	1,043
Parking	400
Loan Fees	<u>432</u>
TOTAL	\$25,460

**All Other Joint Programs
for students living in the U.S. – 2015-16**

**Tuition and Books charged by the credit hour
Loan fees calculated by loan eligibility
Transportation based on number of days/week classes meet**

<i>Budget Item</i>	<i>Off Campus</i>	<i>With Parents/Relatives*</i>
Tuition	\$1,347/credit hour	1,347/credit hour
Books & Supplies	\$65/credit hour	\$65/credit hour
SBA dues	110	110
Room, Board, Personal	16,246	6,353
Transportation	2,502-3,128	2,502-3,128
Parking	400	400
Computer (first year only)	2,100	2,100
Loan Fees	depends on loans	depends on loans

* Also includes students living in properties owned by relatives.

** As students are required to use computers in their work, first year students are given a one-time allowance for a computer, printer and any auxiliary equipment , software and supplies. The computer equipment is of the student's choosing.

Note: Budgets may be adjusted for students with disabilities to accommodate reasonable needs to attend classes. Budgets may also be adjusted for students with dependent care expenses directly related to their attendance at law school (not for job or other purposes). Both adjustments require documentation. Students who commute more than 16 miles from their home or who borrow the maximum in their student loans may request a budget increase based upon those costs. Budgets may be reduced for students receiving scholarships or other assistance from outside sources or a tuition credit.

Students are expected to inform the Financial Aid Office if they change credit hours, programs, living arrangements or receive outside aid from any sources. These items affect a student's aid eligibility and must be taken into consideration to ensure an accurate award. Overawards can cause students to lose future aid eligibility and/or may require immediate repayment.