

2026-2027 Law Loan Worksheet

Summary of Steps:

1. Determine the amount you will owe to Suffolk for the year (your direct charges).
2. Calculate your balance after anticipated payments and financial aid.
3. Determine living expenses for nine months if you plan to use loans for these costs.
4. Calculate the amount of your additional loan.

Step 1: Determine your Direct Charges:

<input type="text"/>	Tuition and required fees **
<input type="text"/>	Housing and food <u>only</u> if living on campus, use \$25,862
<input type="text"/>	Total direct charges

**Tuition and required fees:

- Law Day - \$67,104 (\$65,640 tuition plus \$1464 fees)
 - Law Evening- \$50,330 (\$49,230 tuition plus \$1100 fees)
 - Joint degree, LLM, SJD, and less than full-time enrollment students are charged a per credit rate.
- (Please visit the webpage for Student Account Services for information on tuition and fees for your specific program.)

Step 2: Calculate your balance:

<input type="text"/>	Anticipated payment* (<i>payments can be made via SUPP payment plan or by the specified due date each term</i>)	
+	<input type="text"/>	Grant and Scholarships
+	<input type="text"/>	Federal Direct Unsubsidized Loan (use net amount**)
=	<input type="text"/>	Total credits toward balance

**Federal Loans are subject to an origination fee. Fee for Federal Direct Unsubsidized Loans disbursed after October 1, 2020 is 1.057%. To determine the net fee, multiply the loan amount by 0.98943.

Your balance is the difference between total direct charges and total credits

<input type="text"/>	Total Direct Charges (from Step 1)	
-	<input type="text"/>	Total credits towards balance (from above)
=	<input type="text"/>	Total balance due to Suffolk

Step 3: Determine Living Expenses for 9 months - Not to exceed amount allowed by Financial Aid

	Books (up to \$1250 for JD/Day and up to \$920 for JD/Evening)
	Housing and food off campus * (up to \$31,896)
	Transportation (up to \$3020 if off campus, up to \$1334 if on campus)
	Miscellaneous ** (up to \$5472)
	Total living expenses

*Includes rent/mortgage, tenant/homeowner's or rental insurance, heat, utilities OFF CAMPUS ESTIMATES

**Includes cell phone, child care, cleaning, laundry, and health insurance.

Step 4: Calculate Additional Loan amount

	Total balance due from step 2
	Living expenses if applicable, from step 3
	Total net funds required

• If you are eligible to borrow through the Federal Direct Graduate PLUS Loan, you must calculate the gross amount of loan necessary to receive a net disbursement of the amount you require due to the origination fee.

• Private educational loan programs typically do not have such a fee and the loan amount can be used in full.

	Total net funds required, from above
	Divide by .95772 if borrowing through Federal Direct Graduate PLUS Loan otherwise, use Total net funds required as requested loan amount for alternative loan

For Assistance

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