



<b>DePaul University</b> <b>Office of Financial Aid at DePaul Central</b> <b>Bar Exam and Bar Study Loan Information Sheet</b>	
<b>DePaul Central Locations:</b>	
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### Additional Loan Funds for Bar Exam Fees

You may request an increase in your cost of attendance to cover **one** bar exam fee, provided the fee is incurred while you are actively enrolled as a 3L. Your request must include:

- Cost of Attendance Appeal form
- Paid receipt for bar exam

Once your appeal has been processed, you will be notified of your new Grad PLUS Loan offer. **You must complete the final step of accepting the additional loan on [Campus Connect](#).**

### Financing Living Expenses While Studying for the Bar

Once you complete your degree requirements, you will not qualify for federal or private educational student loans because eligibility requires current, half-time enrollment. To cover living and other expenses (e.g., rent, utilities, BARBRI, etc.), you may apply for a bar study loan.

Bar study loan amounts, fees, and repayment options may vary. Research your options before selecting a lender that is right for you. **Bar study loans are not eligible for consolidation with Federal Direct Student Loans or for federal loan forgiveness programs.** For questions regarding consolidation, contact your loan servicer or [DePaul Financial Fitness](#). Be sure to exhaust all federal loan eligibility if you plan to consolidate or pursue federal student loan forgiveness.

### How will I receive funds?

Bar study loans are **not** disbursed by DePaul. Your lender will issue the funds directly to you. Keep your contact information current with your lender.

### Identifying a lender

Most lenders require you to apply for a bar study loan and graduate from law school within the same year, or that you apply no later than six months after concluding your coursework. Your lender will provide specific application timeframes. The maximum loan amount will vary by lender. DePaul will only certify your eligibility for a bar study loan under a single lender (not multiple lenders).

Below is a sample of questions you may wish to ask:

- What is the interest rate, and is it variable or fixed? How often will the interest be capitalized?
- What fees will be assessed?
- When will the grace period start and end?
- What repayment options and incentives are available? Is there a penalty for early repayment?
- What deferment and forbearance options are available during repayment?