

What types of financial resources are available?

Merit Scholarships from the Dedman School of Law range from \$10,000 to full tuition and are offered directly through the admissions process. The financial aid office does not award additional scholarship or grant funding. All applicants are reviewed for scholarship at the time of admission, please direct specific scholarship questions to LawAdmit@smu.edu, 214-768-2550.

Veteran’s Benefits (GI Bill) and Yellow Ribbon funds are administered through SMU Registrar’s office. Please review the procedures and contact information online: <https://www.smu.edu/EnrollmentServices/Veterans/VABenefits>

Outside Scholarships: Students can search several resources for scholarships and apply directly with donors. These scholarships are not vetted by SMU:

Amerian Bar Association: <https://abaforlawstudents.com/>

Sallie Mae Graduate Scholarship Search: <https://www.salliemae.com/graduate-school-scholarships/>

AccessLex Scholarship Databank: www.accesslex.org/databank

United Methodist Church GBHEM Loans & Scholarships www.gbhem.org/loans-scholarships

Federal Loan Funding: Students may submit a FAFSA (www.fafsa.ed.gov) online **each academic year**. Eligibility for Federal Direct Loan (Direct Unsubsidized) is determined through the FAFSA application.

Federal Direct Unsubsidized Loan

Maximum of \$20,500 per academic year

Fixed Interest Rate: 6.54% (for loans disbursed before July 1, 2026)

Origination Fee: 1.057% (subject to change October 1 of each year)

Private Student Loan Funding: Some students may not be eligible for, or may not wish to utilize federal loan funding. There are several credit-based private lenders and loans available. To see available options and/or apply online, you can go to the our [Financial Aid Private & Alternative Loans](#) website.

How much does the program cost?

The 3 Year J.D. program at SMU is charged a flat tuition rate based on full-time (12-17 hours) enrollment each term. All students must earn a minimum of 87 hours to complete the J.D. degree. This reflects *anticipated* charges for the program based on current tuition rates, which may change each academic year:

Term	# of hours	Tuition	General Fee	Health Center Fee	Term Total
Fall 2026	12-17	\$ 31,335	\$ 4,040	\$ 50	\$ 35,425
Spring 2027	12-17	\$ 31,335	\$ 4,040	\$ 50	\$ 35,425
L1 Tuition/Fees Costs:		\$ 62,670	\$ 8,080	\$ 100	\$ 70,850
Program Total	87	\$ 188,010	\$ 24,240	\$ 300	\$ 212,550

This information is to be used for estimation and is not an invoice or contract. Anticipated charges do not reflect electives such as Parking, Health Insurance, or Global Studies Fees. Information on these costs can be found online at <https://www.smu.edu/bursar>.

What steps should I take?

- **Review what resources you have available** such as personal savings, SMU payment plan, Dedman Law Scholarships, student loans, employer reimbursement, outside scholarships, etc.
- **Know your credit history.** Full student loan financing, through federal or private loans, will require credit approval each academic year. Private lenders each have their own credit requirements, while the Federal Grad PLUS Loan specifically looks at Adverse Credit History: <https://studentaid.gov/sites/default/files/plus-adverse-credit.pdf>
- **Know your borrowing history, and the status of any prior federal student loan funding.**
Federal student loan history is available in the National Student Loan database (<https://nsldsfa.ed.gov>)
 - Prior federal loans must be in good standing before new loans can be certified.
 - Beginning July 1, 2026, the aggregate limit for graduate-level loans is changing. Professional students beginning a new program will be able to take out an overall total of \$200,000 in Federal Unsubsidized Loans, including loans borrowed for any previous graduate-level degree(s). If you have previously borrowed towards another degree, it is possible you may have already or will reach this cap during your J.D. program.
- **Calculate your financing needs for the first academic year, and submit application to the lender of your choice.**

$$\begin{aligned} & \text{Anticipated Cost (Charges + Books/Personal expenses)} \\ & - \text{Available Resources (Scholarships, corporate assistance)} \\ & = \text{Financing / Loan Eligibility} \end{aligned}$$

- SMU can assist in distributing the funds across the current academic year as needed, but cannot certify funding for a future academic year (i.e. funding for Fall 2027).

How does the funding process work?

- Fall 2026 admits - awarding will begin in mid-late April, and notifications will be sent to your SMU email address. Scholarship notifications will come directly through admissions.
Continuing students - awarding will run each summer, after your Spring Term grades have posted
- Students apply directly with their lender of choice for a loan to cover one or more terms within an academic year
 - For **Federal Student Loans**, submit a **2026-2027 FAFSA** online at www.fafsa.ed.gov using your 2024 tax information
 - For a **Private or Alternative Loan**, submit your application directly to the lender. Please use the 2026-2027 award year and 8/2026 – 5/2027 loan period to cover the full academic year
- Loans are certified by the university, and funding is sent directly to the university at the beginning of each term (no sooner than 10 days before the start of class)
- Funds will be applied to existing charges first; if you borrow towards books/expenses, that remaining amount will be processed as a refund to you by the SMU Bursar's office – this can take an additional 7-10 business days.

JD students are awarded under the assumption they will be enrolled as a full-time student (12-17 credit hours per term). If you plan to enroll as a part-time student (4.5 - 11 credit bearing hours), please notify your Financial Aid Advisor before the start of the term so your aid can be adjusted accordingly. The combined total of all forms of student aid cannot exceed your total Cost of Attendance (COA). Click here for the [Dedman Law Estimated Cost of Attendance](#).

How do I make a payment?

The SMU Bursar's office offers monthly payment plans and a variety of methods to pay online or in person. Tuition charges are due at the start of each semester – these due dates are included on your invoice, and published online.

Payments can be made online via eCheck, Credit Card, or Wire:

<https://www.smu.edu/EnrollmentServices/bursar/Payments/MakePaymentSMUpay>

Per Term Payment Plans are offered each semester, and can be combined with scholarships and partial loans for students wishing to pay all or a portion of their tuition costs out of pocket.

<https://www.smu.edu/EnrollmentServices/bursar/Payments/PaymentPlanOptions>

VA Education Benefits are certified through the SMU Registrar's office. Please review the application instructions for your Chapter online (<https://www.smu.edu/EnrollmentServices/veterans/VABenefits/UsingYourBenefitsAtSMU>)

As a private institution, SMU does not participate in the Hazelwood benefit program

529 Payments please submit your 529 payment request directly to your Financial Organization. Payments should include the **student name** and **SMU ID** and can be sent to:

SMU Bursar
PO Box 750181
Dallas TX 75275

Outside Scholarships If you are applying for an outside scholarship and it requires an FNA or Cost of Attendance form, please contact gradfinaid@smu.edu. If you have been awarded an outside scholarship, please contact the Financial Aid Scholarship director for instructions on sending payment: fa.scholar@smu.edu

SMU Financial Aid Services Contact Information:

GradFinAid@smu.edu

SMU Mane Desk and Student Accounts Contact Information:

manedesk@smu.edu

214-768-5555