

Self-Service Portal and General Financial Aid Frequently Asked Questions (FAQs)

Prepared by the Office of the Financial Aid at UC Hastings Law

Self-Service Portal

1) How do I access Self-Service?

Incoming/Prospective Students:

Please request creation of a Self-Service Account and credentials at:

https://uchpublic.secure.force.com/uch_accountrequest

You will receive notice once your account is set up and will then go to:

<https://uchastings.edu/selfservice>

Continuing Students:

Please login using your MyHastings credentials at <https://uchastings.edu/selfservice>

You may contact Helpdesk@uchastings.edu for assistance on accessing the Self-Service portal.

2) Which documents do I need to submit to receive an offer letter?

All prospective and continuing students applying for financial aid and wishing to receive an offer letter must submit:

A) [2022-2023 FAFSA](#)

B) The UC Hastings Supplement Form

[Incoming/Prospective Student Form](#)

[Continuing Student Form](#)

*Note: The above two forms are required each year you plan to apply for federal funding.

3) I've submitted my FAFSA and Supplement Form, but my Self-Service checklist isn't reflecting this?

Please allow 3 to 5 business days after submission of your documents due to processing/transit time. You may contact us directly to follow up on the status of your documents as well.

4) I've received my offer, what is the deadline to accept my funding?

For incoming students: We recommend no later than **June 1st, 2022**, to provide you with enough time to complete additional required documents and for our office to process your federal loan disbursements.

For continuing students: We advise submitting no later than **July 31st, 2022**, to prevent any delays in the disbursing of aid.

5) I am an International Student, ineligible to apply for federal loans, or do not want to apply for federal loans. May I still view my Financial Aid package/offer letter on Self-Service without submitting a FAFSA/Supplement Form.

Students who do not wish to apply or are not eligible to apply for federal funding must contact the Office of Financial Aid at FinancialAid@uchastings.edu to request their offer letter/financial aid package.

Please do note that students not applying for federal funding will only see any institutional scholarships/grants offered by the university on the Financial Aid module of Self-Service. This would be information a student would already have from Letters of Admission or future scholarship notices from the college.

6) I elected to reduce, decline, or change the loan amounts accepted and now I cannot sign my offer letter?

The Office of Financial Aid must review your declined or reduced loan figures to internally. An email notifying you that revised figures on Self-Service (reflecting your changes) and a revised offer letter is now available will be sent to you following our review. Once you receive the email, you may re-accept funds and sign your offer letter.

7) I want to accept a scholarship/grant but there is no option to do so, how do I accept?

All scholarships/grants are auto-accepted and will post towards your tuition/fees.

**Note:* If you have a need-based scholarship/grant, you must meet all conditions of that award (as specified on your Letter of Admission) before the Office of Financial Aid will post it to your account.

8) How do I make a change to my previously accepted funding amounts?

Please email us directly at financialaid@uchastings.edu to make changes to a previously accepted financial aid package and signed offer letter.

- 9) **I would like to borrow only enough in loans to cover tuition/fees and do not require living expenses OR would like a specific dollar amount back in a financial aid refund. How do I ensure this happens?**

Please email us directly at financialaid@uchastings.edu with your request so we may calculate this outcome and send you a revised offer to review/accept.

- 10) **Beyond accepting my funding and signing my offer letter, what else must I do to receive my loans?**

All students must complete one Master Promissory Note per loan they plan to borrow (*note that this will only be required once during your academic program*) along with Federal Loan Entrance Counseling (*this counseling is required even if it was previously completed for an undergraduate or graduate/professional program at another university*).

These requirements will reflect accordingly on your financial aid checklist.

- 11) **If I did not borrow the maximum in loans offered to me, how do I request more funding?**

After logging into Self-Service portal, click on the blue “Financial Aid” link to open the drop-down menu then click on “Request a New Loan”. Enter your desired amount, select the semester(s) you’d like the funding to be applied to, then review/submit your request.

- 12) **If I already accepted my funding in full, am I able to request more?**

Please contact the Office of Financial Aid at financialaid@uchastings.edu to review potential options for increasing your student budget.

- 13) **What is a “Budget” as seen on my offer letter?**

Budget or a Cost of Attendance is an aggregate breakdown of all expenses the university will charge you (Tuition/Fees) along with a blanket allocation calculated for living expenses that students can expect to incur. The budget or cost of attendance is not “one size fits all” and some students may have fewer or greater expenses.

The budget on your offer letter will reflect a line-by-line breakdown of both total tuition/fees and living expenses by category.

- 14) **What are direct costs vs. indirect costs?**

Direct Costs: All expenses that students will be directly charged while enrolled (items such as Tuition, Activity Fee, MBE Support Fee, Health Services Fee, and the UC SHIP Premium).

Indirect Costs: Expenses which students may expect to incur as a result of attending the institution. Think Books/Supplies and Transportation but also living expenses such as housing, utilities, and groceries.

15) What is “Expected Assistance” | “Outside Personal Loan” | “Private Loan” | “Outside Scholarship/Grant” as seen on my offer letter?

The above categories of funds are all self-reported by the student on the Hastings Supplement Form.

Expected Assistance: Cash assistance to be applied to tuition or living expenses and provided by a student’s parent, relative, significant other, or third-party organization.

Outside Personal Loan: A loan to be applied to tuition or living expenses and provided by a student’s parent, relative, significant other, or third-party organization. This is a personal loan between the student and the sponsor.

Private Loan: A loan a student will borrow from a bank, private loan lender, or other financial institution. These loans are provided as an alternative to federal loans backed by the U.S. Department of Education. Students apply directly with the lender for these credit-based loans.

*We advise you to consult with the Office of Financial Aid if you are considering borrowing a private loan in lieu of a federal loan.

Outside Scholarship/Grant: A grant/scholarship that a student expects to receive from a third-party organization. This type of fund will often be sent to the institution to credit towards a student’s tuition.

16) How can I amend information on my Hastings Supplement Form if anything has changed or if I made an error?

Please email us at FinancialAid@uchastings.edu so we may process your amendment.

Federal Loans

1) What are the key differences of the federal loans offered to me?

The major differences are the interest rates, amounts those loans are offered to students, and credit-based status.

The Direct Stafford Unsubsidized Loan (Unsub Loan) will hold a lower interest rate than the Direct Graduate PLUS Loan (e.g., 5.28% vs. 6.28% during the 2021-2022 academic year). The Unsub Loan will be offered at a maximum \$20,500 per academic year and is **not a credit-based**

loan.

The Direct Graduate PLUS Loan (PLUS Loan) will hold a higher interest rate than the Unsub Loan, is offered up to the institution's Cost of Attendance (minus accounting for all other funding) and is a **credit-based loan**.

2) Which federal loan should I borrow, if any?

If you must borrow federal loans: We advise students to borrow their first \$20,500 from the Direct Stafford Unsubsidized Loan (*though do note that you may only borrow upwards of \$10,250 in this loan during Fall*). Any additional needed funds may then be funded by the Graduate PLUS Loan.

*Note: Some students may not be eligible for the full \$20,500. We still encourage you to accept whatever you are offered in the Unsub loan first.
In other words, borrow the Direct Stafford Unsubsidized Loan before considering the PLUS Loan.

3) What are the federal loan interest rates for 2022-2023?

Federal Loan interest rates have yet to be published. We expect to have this information by July 2022.

4) Are there any fees associated with these loans?

Yes, the Department of Education imposes a Loan Origination Fee for each disbursement.

The amount a student accepts in funding therefore is not the amount that will credit towards a student's tuition/fees/or living expenses via a financial aid refund.

Origination fees will be as follows through October 1st, 2022:

Direct Stafford Unsubsidized Loan: 1.057%

Direct Graduate PLUS Loan: 4.228%

To calculate origination fees and the amount of the loan post-fees (Net amount), take the pre-fee amount of the loan (Gross amount) and multiply by the origination fee.

Example: You elect to borrow \$10,250 during the Fall semester in the Unsubsidized Loan.

-Multiply \$10,250 by 0.01057 = \$108.3425

-Round down to nearest dollar to arrive at \$108

-Subtract \$108 by \$10,250

-Arrive at net amount of \$10,142 (or the amount to credit on the loan)

*Note: Although you do not receive the origination fees, your ultimate debt to the Dept. of Education is based on the gross amount on the loan and NOT the net amount.

5) If the Graduate PLUS Loan is credit-based, how will I know if I was approved?

Hastings will export your loan request so that the Department of Education may run your credit inquiry as early as July 1st, 2022.

If you would like to run your own credit score (though this is completely unnecessary), you may do so at the [Graduate PLUS Loan Application](#).

6) Can I borrow loans in one semester but not the other? Such as Fall only or Spring only?

Yes, you may borrow solely in Fall or solely in Spring.
You may even borrow differing amounts per semester.

Please note that accepted loan amounts for the Fall semester may not exceed 50% of your original offer.

E.g.: A student may not accept more than 50% of their Direct Stafford Unsubsidized Loan Offer to be applied towards Fall (No more than \$10,250).

7) If I decide to not borrow now, can I revisit my loan offers later?

Yes, however please contact the Financial Aid Office to determine semester or academic year-based deadlines.

*Please also note: Not borrowing in one academic year does not reduce your loan offers or eligibility in a future academic year.

8) How long do I have to cancel my previously accepted loans?

If you would like to cancel your loans before the start of a semester, please notify the Office of Financial Aid by early August for Fall 2022 or early December for Spring 2023.

If your loan has disbursed, please contact the Office of Financial Aid directly for information on how to return/cancel your loan.

9) When will I receive my loans to pay tuition or towards living expenses?

Federal Loans will first arrive from the Department of Education to Hastings.
Hastings will then credit your loans against all remaining tuition/fees.

Any remaining excess funds will be available via direct deposit the Friday before the first day of

instruction: 8/19/22 for Fall 2022 | 1/6/23 for Spring 2023.

We encourage you to complete all federal loan paperwork and enroll in Direct Deposit as soon as possible to prevent a delay in receiving your living expense funds.

Instructions for enrolling in direct deposit may be obtained by Fiscal Services at Fiscal@uchastings.edu

Contacting Us

1) How do I get in touch with the Office of Financial Aid?

Phone: 415/565-4624

Email: financialaid@uchastings.edu

Request an appointment: [Financial Aid Office Calendar](#)