

DISCLAIMER: This text is not a verbatim transcript. Communication Access Real Time Translation (CART) is provided in order to facilitate communication credibility and may not be a totally verbatim record of the proceedings.

***Stetson College of Law
November 16, 2021***

>> Good afternoon, everyone, and thank you for joining us. We're going to get started here in just a moment. We just want to give everyone a chance to arrive and get into the meeting with us. So thank you for your patients as we wait just a moment here to start.

Again, if you're just joining us we're just pausing here for a moment to let everyone get in the meeting. And we'll be starting shortly.

Okay. I think we can probably go ahead and start. So good afternoon, everyone. Thank you for joining us today. My name is Karla Davis-Jamison and I'm the assistant Dean for enrollment here at Stetson College of Law. On behalf of myself Darren Kettles and Heidi Gonzales who will be presenting today as well as the rest of the admission and student financial planning team, just want to thank you for joining us for our first virtual open house for the fall 2022 admission cycle. This is the first one for this year. So we're really, really excited.

We you know we're hoping that this webinar, this virtual event will allow you to get to know us a little better. Get to know the Stetson community and get to know more about the admissions and financial aid process. We -- you know this is an opportunity for us to not only present information to you, but to hear from you. We hope that you've brought your questions or you have questions as we go along in the next hour. So that we can engage with you and get you the answers that you need.

Again, I'm joined today with Darren Kettles who is our director of admissions, also joined by Heidi Gonzales, our assistant director for student financial planning. Heidi, did you waive. Got to waive. We're also -- so both Darren and Heidi as I said will be presenting during today's webinar but we're also joined with Julia Baltas. Veterans it's important to find Julia she's your person. We're also joined by Isaac Miller he and Julia will be assisting in the chat. That's the team here for us today and like I said we're really excited to talk to you about Stetson, about our admissions and financial aid process and sort of where we are in today's cycle in the cycle at present. Before we go into our presentation, though I want to give you two quick housekeeping notes. One we are recording this session, so we do plan to make it available to you in the next couple of days we'll be sending a recording link to all attendees. So if you miss something, don't worry, you'll have an opportunity at a later time to go back and hear it again or find the information that you might have missed. Secondly, if you have questions while the presentations are going on, please, feel free to use the Q&A feature. Right at the bottom of the screen you should see a Q&A button and that's where you can post your questions,

like I said throughout the presentations if you have a question, you don't have to save it until the end. You can post it there. And as I said Julia and Isaac and Darren and I will all sort of be watching that Q&A and attempting to respond to as many questions as we can throughout the presentation via chat but also plan to reserve time at the end to take some questions -- to take questions aloud. So like I said we want to make sure you get the information you need today. With that, I'm going to stop talking because our time is of essence. And I'm going to hand things over to Darren. Darren, take it away and Julia if we can get the class profile up on the screen.

Thank you.

>> Excellent. Thank you, Dean Davis-Jamison for that intro and welcome to all of you. I'm Darren kettle I'm director of admissions been at Stetson about 15 years. Perhaps there's people in our event today that I've met over the course of the cycle.

I certainly am glad to see that you might still be interested and you're still looking at Stetson as a possibility. So we're going to cover a few things today as Dean Davis said. I thought I might start with a little. Some may be familiar with Stetson.

I'm glad you're here. For those that don't know, Stetson is actually Florida's first law school started in 1900 on the main campus our main campus together in of Orlando. Started in 1900 and moved over to the current property that you have on the screen right there in 1954. It was an old resort hotel. Jack Taylor was the man that built it. It was not built for law school we just made into an incredible law school. Most law schools don't look like this. A lot of law school are one building and we're completely separate. It's really helped us just focus entirely on professional education here which is really all we do on this campus. You know quite unique features to our campus, currently we have 7 courtrooms which is on both campuses including the Tampa law center and just announced that -- you know, we just -- are planning to break ground on our new advocacy center which will probably add maybe another half dozen courtroom and deliberation rooms and we're just really excited about the work going on here on campus. Stetson is -- pretty much last quarter of the center been top advocacy school in the country. If you're looking for skills training Stetson does that exceptionally well. Been top in legal writing. And Stetson has been instrumental in starting legal education in the state of Florida have Stetson Law Dean open to some of our competitor.

Stetson Law open Miami law school when they open in late 1920.

For three decades, it was the only school admitting women to legal education between 1900 and 1930. We were the first law school to start clinical education back in 1960. We now have over 300 plus clinic and extern ship more than we have students to fill them.

So let's talk about the last incoming class. I think that's a good gauge for all of you as you start to strategize and put together law school application. With this, you can see our campus. Next slide Julia.

So this is last incoming class. Our last cycle we had about 2300 applications for -- started 245 seats we ended up braining bringing more than that. People ended up

liking us a lot. We brought in just exception of class. Probably one of the strongest class I've seen since I've been here over the last 15 years and I'm trying to do my understanding and history. I don't know if there's been a stronger class but we're continuing to do that. Sort of assessment there. But our median 157 we actually went two points from the previous cycle. A really, really strong incoming class. 25th to 75. 154 -- people aiming for certain strategy of where they should aim to be the most competitive in this pool I would try and look between 25th and 75th and of course get beyond that we know that's better. We offer around 4.5 million to incoming class. Probably which is the most in our 120-year history. So that would include scholarship incoming with just a few thousand dollars all the way up to full tuition.

LSAT score undergraduate GPA and character and fitness of applicant is part of our -- typically awarded rate at the time of admission. We were really proud of the make-up of this incoming class too. Just under 30 percent racial ethnic students. Of course it's something we spend a great deal of time trying to make sure we bring in a class that we are proud of, that represents the make-up of the United States and good representation from all people from you know, backgrounds, et cetera so we were really proud to see that move up in that sort of higher 20 percentiles and hopefully next year will be higher. We were just under about 30 percent on the state as well. For those that are not in the state of Florida we do our best to try and bring in students from different areas of the country. As well. So just under 30 percent of our students came from out of state as well. As you can see to the right of that brought in a larger class than anticipated. As I said earlier when people started to work with us we were so incredibly charming people decided this could be the best place for them to study law and they felt what we offered was in line with what they were looking for a legal education. You can see the break down for the scholarships. Just under 95 percent came in with scholarships. It's not just about admission it's about scholarships. You can see the break down. This is a nice way to break it up to see the representation of the scholarship. That we're doing. So we do our absolute best to award scholarships. We can always work directly with you as you're making decisions and strategizing about scholarship. Next slide.

So great representation. Florida has that national draw so we sort of make sure that we cultivate that really well. Tampa Bay has become a really sort of draw for a lot of young people that are looking to maybe start professional school but also sort of relocate because job market is good, quality of life is good. I think there's great opportunity for networking if you're in law school, clinical and experiential learning is outstanding in this metropolitan area as well as career. Our employment numbers are significant and we can always talk about those in detail connect you with career and professional development to talk about those details and what we help to get our students employed upon graduation. Great representation with different universities. 112 represented. You've got great diversity in terms of class academic, regional diversity. I think largest out of state representation was New York actually. I think Virginia was up there. Our largest undergraduate school -- it was James Madison University in Virginia. I think pen state

was up there as well and I think the University of Alabama.

Next slide.

So first clear classes traditionally all chosen for you. As you go about this process you don't have to decide how you're going to pursue your legal education. I mean you write personal statement with why you want to go to law school. We don't hold you to it. When you decide to change once you get in law school that's fine too. Some people choose to pursue certificate of concentration.

Certificate is spelled wrong. We have six of them.

You can decide in your 1L year if you choose to do that. These are the six we offer. Stetson has the top advocacy school.

In recent years we add social justice advocacy building on our legacy and advocacy. International law. Big area that we focus on environmental law with institution. Elder law. Unique concentration. Probably one of the geneses of elder law as a concentration within law school probably started here at Stetson. We have just a really strong foothold in this. Wills, estate planning. Most recent concentration is business law. And it's just standing program run by Professor Radwan corporate attorney before she came here to teach. So those have large elective offering. You can see that in the end of the slide show. Next slide.

So where alumni go. Of course, just like any state more people graduate they stay in the state they graduate law school. I don't think that that is something that everyone does. Obviously, our graduates go up and down eastern sea board along the southern border of the United States to west coast. Midwest smallest representation. We do have alums there that practice there. Those that are thinking about maybe coming to Florida for law school, I mean I just like to think you can take and transfer your Stetson Law degree anywhere you'd like to go and our career professional development office as well as our bar preparation office can help you with those kind of things with plans as your looking to stay in law school, a lot of people will get double bar, get barred in Florida and move on to another state.

Next slide.

Our tuition and fees. You know we're private school. So this is the number, we're actually a law end. It's stile still private school tuition. As mentioned in the previous slide. About 95 percent come in with scholarship. I would always work directly with you as individuals trying to make sure you strategize what's the best option for you in terms of making sure you can secure as much scholarship as you can coming to offset some of the cost of this. And with our large scholarship budget sometimes even if you're look at a public school and private school sometimes we offer more that makes it cheaper for you to attend private school versus public. It's a little bit different level of access coming from big public to small private institution. Stetson offers part time program.

Our part time program started in 2001.

We have Tampa Law Center in downtown Tampa.

That building was completed in 2004.

You can keep kind of clicking through these slowly. This is an idea of amount of elective offerings we have going on. We have a multitude. Next slide. You can kind of keep clicking through some of these. We these -- you can see business corporate. Next slide. Keep clicking through. Kind of show the -- everything we offer. If you're interested in any of these electives we can always check with registers when they're offered while you're attending law school at Stetson. As you can see it's massive elective offering there for you as well. I think that pretty much ends the slide show there. If you want to exit out of that. Thank you, Julia, for that. We thought we would move right into the next slide regarding, you know -- as soon as Julia is able to put that up.

This last admission cycle was unlike we had never really seen before. So I know Dean Davis she's been at a multitude of law school and we all talk about -- I've been here for an exceptionally long time. We talked about what a difference this last cycle and what we came through. So these trends that happened last year for some of you might have been aware but some of you are surprised by this. But as you can see, SS news reported 2021 -- admission cycle was the largest wave of applicant in a decade. Since 2011 most law schools all different peers at law schools communicate often with them. Pretty much reported this uptick in applications to law school too. LSAC law school admissions council parent organization help work with ADA accredited law school said there was 71,000 applicants in 2021. Just under half a million applications to 203 ADA accredited law school. Just unprecedented really. You can see the increase there. 27 percent increase from the prior year to that.

So this was not something that we really knew and we wouldn't have expected during the pandemic. Most of our -- all of our -- last cycle done entirely virtual. This year we're doing more hybrid, virtual as well as select schools in person too.

The pool and we'll show you a graphic in a moment too but just talk about the quality of the higher LSAT scores higher GPA. as you're starting to strategize if you're early on in undergraduate curriculum. Importance of grades LSAT to help you get into law schools you're interested in getting into as well as getting scholarship as well. There was some trends I think -- most law school brought into a class significantly larger than anticipated. As I mentioned we were probably up 25, or 30 more than we planned on. But we manage managed to make really good administrative plan to make sure it didn't impact and gave student it is kind of experience they anticipated coming from a very personalized experience here. Some trends we anticipated and those things that is made a difference. During the pandemic I think people had a lot of time to think about many things. Including you know do we want to keep going on to the same plan. If they were working a job or if maybe they saw stuff happening while in undergrad and changed their focus and their motivations to maybe do something differently. Get involved in different ways too. With the economic downturn those significantly tend to sort of give up tick in application. Sometimes people really find this out they have a little extra time and start thinking about is this the opportunity that they were looking for to make change course with their professional lives. I think what also contributed was just -- I mean the

exposure to national events and certainly politics and a lot of social events that were really on our screens and our social media accounts, et cetera that really showed things that were changing in their -- in our lives and people felt that they wanted to get involved. I think when the passing of Supreme Court Justice Ginsburg that was a big pivotal moment where people realize there was ways they could contribute to their communities, to their country in different ways too. Some people are using that in different ways to drive these trends for law school. Scroll down a little bit.

So with that, what do we project for this cycle. How we doing for time? We good for time.

>> Yes, yes, we're still fine. All good.

>> Okay. So this is what we kind of determined. We talk through this too.

You know when I talk to advisers at different school there were many people that were applying while in undergrad senior year very traditional student. A lot of advisers saw good candidates applied last year cycle a little later in cycle and found themselves on wait list all over the country. Including us. We had literally hundreds of people on our wait list as well as creating what we call priority wait list which would be students typically not on wait list. We wanted to try and elevate them just a little bit in the sense that we wanted them to know that that was -- under normal circumstances they wouldn't have been on a wait list. So a lot of those students either they deferred or for some they decided okay well I'm going to be the first one to apply at the beginning of the next cycle. So when our cycle opened this year, October 1, and we'll go to May 15, but we had -- applicants that applied right away. And I was just talking with Dean Davis this morning and they were talking about where we are and where we stand right now and we're at 51 percent increase in application from where we were last year at this time. Just to get an idea of where things are, I just don't want anyone delaying application, I don't want anyone thinking you have multitudes of time to be able to sort of you know, maybe sit back and sort of just gradually do things. I'm not saying you know just rush to complete things but I just want to make sure you have a little pep in your step and kind of making sure you're not procrastinating or delaying the input of an application. And that's what the trend is in LSAC is anticipating just the kind of trend we saw last year. And the quality of the applicant pool we'll kind of show you those in a future graphic of just the quality of credentials of some of the students coming out now. The last to note there was -- because so many classes were oversized last year, there has been sort of talk amongst law schools they are looking to maybe reduce the sizes of incoming class because last year was so large. Just to make sure we're offering the same level and quality of education, level access you've been accustomed to. Especially these mid-size law schools where you feel like you get good attention. We don't ever want to detract from that. That's what we're anticipating. We don't know how everything's going to unfold. This is what we're seeing now. We can always talk strategy. Julia if you wouldn't mind or Dean Davis. The previous one. LSAC.

So this is really hot off the press. So this was just released yesterday. So this is -- I

think 11/15 so you can actually access this on LSAC.org website. But this is year to date. US applicant for region state permanent resident. You can see southeast. Last year. We're up. Just under 2 percent from where we were in southeast collectively. If you scroll over to the state you can hover over the graphic. Populates specifically to that. It came up a little botched on the screen.

So you can see just in the state of Florida, when it -- you can see --

>> There it's clearer.

>> Thank you.

So you can see. It's up a little bit higher in the state than it is in the region. So for -- we're still early in the cycle. Six weeks into our cycle already and we're up 50 percent. 51 percent I said. You can kind of see -- it's hard to see all the way over to the right. You can see score bands an applicant -- you can kind of see some of that. I'm going to move this out of the way. You can see some of the ranges of the LSAT score from the 150 all the way into that -- the top of the -- just under 160. Those ranges all the way from that seems to be really, really escalating. Those are kind of where a lot of schools stand. You can see where the score bands are up in terms of LSAT scores hitting in those ranges. For us, you know with the 154 to 159 you can see that's almost 20 percent up in those scores in that range which would be aligned with Stetson. Almost 20 percent up. And then Dean Davis -- you were going to show -- now we're going to show application.

LSAT breaks down the region -- they break into ten different regions. The region 22.4 percent up in application. Most people on average apply to six or eight law schools in this country. There was even talk that maybe people be given the competitiveness of this cycle people were even considering expanding that too. So -- that doesn't come up that easily.

>> Yeah, it's not coming up. Sorry about that.

>> No problem at all. You can see the trend overall. And I just, again wanted you all to know -- you can pull this up any time.

If you want to get an idea where things stand overall, you can see that this -- these helpful and maybe motivating for you as you go about putting together your law school application.

So the last slide was just a little bit -- we're at 28 -- so we have a couple thins.

>> We do. We're going to jump into the checklist and move through the checklist.

>> Yeah, I was going to do that now.

>> Quickly.

>> Thanks Julia.

So for those of you -- this is on our website too. For those of you that maybe involved with prelaw groups on campus you can reach out directly to us. We'll have contact information posted too. but this is a wonderful snapshot of maybe six or seven things you need to pull together to put together your JD application. Everything has to be submitted through the law school admission council. In step one if you haven't been to

LSAT website that's parent organization.

It's currently offered now nine times a year if you knew from pandemic you may have heard LSAT flex when they first started doing virtual. August of this year they call LSAT four. During the flex they only had three sections. They jump back up to four. Which was starting in August. 120 to 180 and median when I first started giving class profile. See where we are. Pretty solid scores for Stetson.

It's always been sort of in those ranges. Extremely well run law school.

And very consistent and stable in those regards too.

So if you are going to register for the LSAT you would go to this website and choose those dates. Usually have about six weeks in advance you have to register for LSAT most people on average prepare about three months of really solid preparation. Use the LSAT as the ability to help secure scholarship for you. It's not just about admissions it's also securing scholarship when we admit people. We look at the credentials incoming. They help uphold the standard of the brand of the law school T higher the score it is better. Most people on average probably take the LSAT more than once. If you feel you took one time and few more points. I recommend retaking it. We can always strategize in individual sessions about that. The application for admission. I mean just make sure you read these really careful. The details. These are all written by attorneys. It's basically a contract you sign and date and certify that everything is true to the best of your abilities your entire life comes on display when you apply to law school. All the way from details about your education, anything that you highlighted if you have anything happen infractions, misdemeanor, any criminal stuff. You have to fully disclose and we can always talk about character and fitness. The application pretty standardized. Make sure you read and reread and make sure you answering everything to the best true ability. All transcripts so you can have pretty much any type of bachelor's degree required. Bachelor degree from any institution that's recognized by the U -- I can't think of the word now. What's the word Dean Davis.

There's accredited.

>> Accredited, there we go.

>> Accredited by the US department of education. If you have any questions of your accreditations most your schools attending are. Occasionally something comes across. Even if you did a transfer. If you did a local community college earned AA degree and transferred to a four-year institution and your degree came from that institution, you're going to need every transcript from every undergraduate and graduate school you ever attended which is all part of your application. All these things are going to be funnel into what they call credential assembly account.

You're going to funnel everything into an account you set up with LSAC. These include your application, transcript, every single transcript will be funnel in an account. Including letters of recommendation which is the next one. Stetson requires one we'll take up to three. These letters should be oftentimes done by faculty members if you are still in school. I think it's odd when someone submits an application or letter of

recommendation and they're still in school. I think it's been difficult during the pandemic for student to -- relationships with faculty member. If you're in material pros of undergraduate career make an effort to go and meet faculty and professors and prelaw advisers. Join any prelaw groups on campus. They do practice LSAT test. Talk about strategies of putting together a really good law school application. But yeah make sure letters of recommendations are selected very well when you're submitted to LSAC and pass report. Remember every single letter was verified it was written by the sender and approved by them and now part of your application.

So if you have questions about letters of recommendations if you've been out of school for some time sometimes it's hard to get academic ones but professional ones from employer, if you volunteer and have volunteer experience. If you've interned and have some type of internship you were able to do at congress person or otherwise maybe you work at law firm. These are all terrific letters of recommendations and we can talk about what that looks like. We require a personal statement which is really your professional statement two to three pages. Double spaces.

Well written. No errors. No typos. All those things should be well written.

My question is why do you want to go to law school, why do you want to be attorney. Hopefully you've thought about doing it.

It's a big deal. Hopefully you started drafting something. You're never going to be able to sit down and pump out in an evening. You could get a good draft out. Hopefully after that massage it. Use your undergraduate writing centers. Use faculty members, prelaw advisers if you still have access to them at your school. By all means. But could be one thing that's out there driving you there. But could be a multitude of things that keep -- few things that are all pointing you in this direction. You know having a JD is very powerful whether you practice law or run your own business or political life. You want to be legal counsel sell for organization you have high regard. It's problem-solving degree, leadership, very powerful in professional resume. Speaking of resume we do have a prompt for it. Resumes are always highly recommended. Although they are optional. Don't think you have to have a completely professional created resume. Some people have them. Some people don't. Some people didn't have to work in undergrad. I did. I always had employment there. Just make sure that you are putting things down resume helps maybe encapsulate things you've done outside of school that isn't room in the application for you to explore. You can expand on things. If you're working I think it's a good rule of thumb especially if you have a good GPA or maybe not though put the number of hours you're working per week on your resume. We get an idea of how many hours you're working as well as going to school full time and you're juggling a lot. It gives good context for which we access and evaluate applications in that regard too. Typically, we ask resumes to go back ten years and pretty much our question are very consistent on answering questions on Florida bar. Addenda those are used to explain -- anything you want to bring to our attention that you don't want to use personal statement use addendum to let us know. We do -- we read them. Sometimes just short

explanation gives an idea. If you have violation of student conduct code stuff. We want you to disclose it. If you have speeding tickets or did have some misdemeanor or you did break the law, by all means this is the place you're going to do it. You have to fully disclose that. Anyone attending today we'll see application fee waiver. Look for those if you're planning to submit. Make sure you reach out to us we're happy to waive that fee.

We're always happy to talk more detail. So I think that's probably it for now.

12:37 is that not bad.

>> You did good Darren. You did really good.

>> Okay. Good.

>> Good job managing that time. And covering a lot of good content. We want to switch very quickly to give time for our financial aid presentation. Heidi Gonzales again is our assistant director for student financial planning. And she is going to walk us through sort of the -- what to know at this point regarding financial aid.

Heidi.

>> Hello everyone.

>> And Julia while Heidi introing could you pull up her presentation. Perfect.

Thank you.

>> Thank you.

Everyone thank you so much for being here today. In consideration of time we're going to dive right in. Julia next slide.

Starting with how to apply for financial aid. If m of you have already done so in your undergrad. It's same process. The FAFSA. You submit it online. Student aid .gov. When you're submitting your application, you want to make sure you include Stetson College of Law federal school code E00342. It's different from Stetson University. When you're on FAFSA submitting it make sure you're submitting to college of law and not main campus.

Keep in mind when you're submitting FAFSA you don't have to include your parent's information on the FAFSA. Your status as a graduate student automatically makes you an independent student regardless of whether or not your parents claimed you as a dependent on their taxes.

Again, your status as graduate student makes you independent student.

Every time you change a school or move to another school, you will be required to come pleat -- entrance loan counsel and promissory note.

Next slide.

Once we have FAFSA, we will process you for your full eligibility. We won't do that until after you've been admitted to the college of law. Once you're admitted, we process you for full eligibility and we send out offer letters via e-mail typically around February or March, and your offer letter details your award offer. Your offer letter will also provide detail additional steps you need to take in order to ensure timely disbursement of your aid. It will also provide you with information on the terms of the loans being offered.

Next slide please.

So on this screen, this is our current estimated cost of attendance. This is an example of a full time JD student.

So on the left hand side, you see the cost of attendance, per semester and per year. For the year, our estimated cost of attendance is 67,156. That's not what it actually cost to attend T only fixed cost you have is tuition is fees. And roughly \$47,000 is what you have to pay. The difference between tuition and fees and the cost of attendance is what we offer for your living expenses. For the 21-22ed a year that offer for living expenses was a little over \$19,000. That's for nine months. \$19,000 worth of living expenses for nine months.

So on the right hand column you'll see exactly what you're out of pocket cost will look like. So you're total fix cost again is your tuition and fees. And that comes out to 47,400 had 4 for the 21-22ed a year. Suppose you got 20,000-dollar scholarship for the year. That will be applied towards that 47,444. So your actual out of pocket cost will be 27,444 for the year or 13,722 per semester. This is the amount that you have to find a way to -- this is the amount you're going to have to pay. Whether it be on a credit card, through a check, cash, or through student loans however you're going to make up the difference to come out of pocket for the remainder of the amount.

Next slide.

So it's very important to budget wisely. You want to determine your monthly expenses before accepting any of the financial aid being offered. That 19,000 that we offer for the year, for living expenses, you want to try really hard to come under that. You don't want to borrow \$19,000 if you don't have to. Create your own budget and only borrow what you need.

If you do not accept the full amount of your offer, and you -- midway through the semester or year you can always come back and request more of your financial aid offer at that point in time. But again, only borrow what you need and budget wisely. Next slide.

Once you receive your financial aid offer letter, it's going to detail the steps you need to take to review your offer and accept your offer. And basically, the way you do that is log into my Stetson account. You'll receive your log in credentials after you're admitted and that point and time you can log into my Stetson account for any unsatisfied requires that hold up you can also view and accept your financial aid offer. You can check your outstanding balance, also pay your outstanding balance online. Many of you in undergrad are already familiar with this process with self-service whatever school you attended as undergrad. It's same thing here at Stetson.

Next slide.

So let's talk a little bit about what types of aid you might see own your offer letter.

Starting with scholarship. Here at Stetson, we have three types. Merit based scholarship these are awarded as part of the admissions process and they're based -- they're merit based, awarding of these is based on your undergraduate GPA, LSAT score those kinds of things and you'll get the notification of that type of scholarship

award included in your offer in your admissions letter. Here at Stetson, we also have -- well -- very close to 200 endowment we award annually for -- those are actually listed on the website. You can go to student financial planning website for college of law and they're all listed there along with the criteria. We send out announcement of the endowment scholarship application typically in October for awards being made for next spring semester.

In addition to that there are outside scholarships. We have search engines on website to search for outside scholarships. Basically, these are scholarships awarded outside of the university. Some of you your employer might offer scholarship, specific organizations, there's tons of information on that on our website and again you can search there for outside scholarship opportunities.

Next slide. There's the dreaded loans.

So again, your FAFSA determines eligibility for loans. There are two types of loans offered to graduate students. It's important to know that at the graduate level there are no grants. After under grad there are no more medical grant, none of that. Strictly loans and both unsubsidized loans. Starting with direct staff Ford unsubsidized loan. This is guaranteed federal student loan. Doesn't require credit check. The interest rates change every July 1st but the current interest rate for this year is 5.28 percent. You may also see in your offer letter a direct graduate plus loan.

This is a federal student loan that requires a credit check.

The current interest evacuates 6.28 percent. Both of these are unsubsidized loan which means interest begins to accrue once the funds disburse. But because they're both federal student loan they have same borrow benefits.

6 month grace period. Both eligible for different repayment plan. Income base repayment plan. So on that federal student loans are offered. And both eligible for forbearance in the event you have financial emergency that requires you to postpone payment.

Next slide.

Also, bright futures.

For those of you that receive Florida academic or Florida medallion scholarship and did not use the full eligibility of that award, you can receive it at the graduate level. You must of v graduated in 7 or fewer semester hours or 105 credit hours or less. Must have graduated from high school no more than five years prior to start of graduate work. If you meet the criteria, you may receive funding for one semester of graduate study not to exceed 15 credit hours. And it's paid at the undergraduate rate for which the academic or medallion scholar pays.

Next slide.

You may also see federal work study on your offer letter. Federal student aid students who are eligible may receive work study that pays student wages while working a part time job on campus. You must indicate on your FAFSA you're interested in work study and we will automatically package you with it. If you see this as part of your

federal student aid offer, just know that this does not disburse into your account. It doesn't apply to your outstanding balance but rather a fund where you draw your income from. You're wages from.

Next slide.

For veterans students again Julia Baltas is with us. She's certified veteran's coordinator. Contact information is on the screen now. You'll want to reach out to her with any veterans benefit questions and she can help you determine your eligibility and get you set up for your veteran's stuff to be sent to the college of law.

Next slide.

And finally, Florida prepaid. So Florida prepaid is for those students who have set up a college savings man plan or parents set up college savings plan and didn't use all the funds as graduate plan. You can use that funding for your graduate work. You -- that's actually a process that's set up in our business office. You would want to reach out to them directly. You'll need to provide them with Florida prepaid documentation. And the business office contact information is up there. It's also on the Stetson College of Law website.

Next slide.

So what happens once you are enrolled and you're waiting for your financial aid, when can you expect it and how can you get your textbooks.

So students who have pending aid, who have already filled out FAFSA, accepts aid, can go into the bookstore, two weeks prior to the start of the semester and pick up their textbooks and charge it against their financial aid disbursement for that semester. Here at the college of law we disburse financial aid ten days prior to the start of the term. So you don't have to wait until after classes start to get your refund. But once your aid disburses the school will deduct anything you owe them such as tuition, fees, and if you've charged any textbooks over in the bookstore the amount you charged will be deducted from that disbursement as well. After that any remaining refunds will be sent to the student. We encourage students to get set up with direct deposit through the business office. You can also go to their website and they have the direct deposit form on their home page you can print it out and turn into the business office there.

Next slide.

So what are your next steps.

Once you apply, and have been admitted and we process you for your aid, make sure you read all communications sent to you from us. Make sure you complete your FAFSA for 22-23 year online at student aid .gov. Those application are available now. So the sooner the better. Once admitted, and you receive your award offer letter log in and review your financial aid status in your MyStetson account.

Next slide.

All of this information can be found on our website. Stetson.edu/law/financialplanning. You can always reach out to office directly with any questions you have. Shoot us an e-mail, or call. We're happy to help. Other than that, I

guess Dean Davis-Jamison we're going to open up for questions now.

>> That's correct.

So let's just -- so thank you Heidi. Thank you, Darren. I'm not sharing my video. Sorry about that. Thank you, Heidi, thanks Darren. Heidi, we ask you and Darren turn on your cameras so we can respond to some questions. We've had a lot of great questions already. In the Q&A. We've been responding to some of them. But -- certainly want to encourage you if you haven't posted a question and have one, please go ahead now and jot it there in the Q&A feature. We're happy to answer it. We want to hear from you. So let me -- let's see.

We've got a few here. I've already applied when should we start hearing back. That's a popular one.

We are in the process now. We've actually started posting decisions and sending decision notifications. So that process is underway. We generally you know, after processing an application, we notify applicants that it will typically take five, maybe six weeks sometimes to get a decision back to you. Sometimes a lot sooner. We project further out to surprise you in less time. Usually, five weeks to get a decision back after we have indicated to you that the application has been processed and forwarded to admission committee. Hope that answers your question. And then let's see.

We also -- Heidi you flagged a question. You wanted to answer regarding child care.

>> Yeah. So this is -- Stetson doesn't have child care options. So we don't have a way to help you with child care other than financially. But that is dependent on whether or not you submit the FAFSA. If you submitted FAFSA and you need additional help for child care we can help you with that. You just need to reach out to our office after you've been admitted and after you've submitted your FAFSA. Let us know. You can contact our office for longer discussion on that. But only if you've submitted FAFSA can we provide additional funding for child care.

>> Okay. Thanks Heidi. Darren I'm going to pitch this one to you. From Margaret what advice do you have for someone who's been working for some time. She graduated in 2017 from under grad and been working since then. Hopefully intends to begin law school in 2023 and she's asking you know about tips regarding LSAT prep hoping to use the time between now and 2023 to prepare for LSAT process and present best score to be accepted. Any tips you can provide preparing for LSAT and successful application.

>> Sure, great question.

I mean, sometimes people come right out of under grad we call them traditional law school applicants and right out of senior year right into a little short break and then just over the summer and starting law school in the fall. Some people you know don't do that path. Some people take a year or two in this case few years. I think either one is just fine with us. It doesn't matter to us where your plans for law school came from. Sometimes you didn't know exactly what you wanted to do right out of under grad. Sometimes having a professional experience or maybe doing some networking and realizing that maybe your current job might not have as much future potential for you to

sort of be as fulfilling as you want. A lot of people circle back or -- but just -- we love to see good diversity in our applicant pool and in our incoming classes. You'll bring in a different perspective than somebody coming right out of undergrad that maybe hasn't worked. Maybe you worked at a law firm and solidified which area of law you want. Or maybe I don't want to do that type of law. With that, I think all these skill sets are really great. Hopefully you know you still have some of your undergraduate study skill habits and those will be rekindled really quickly. If you're thinking about a timeline, give yourself two to three months for a good solid study for LSAT. There's -- some people do self-study, prep classes Khan academy.

Law hub as well.

So these are ones that you can get access to those on LSAT website. Some people do tutors. Use your best judgment. Some people are fine on their own. Don't underestimate that test. You not prepared you will not do well. I never seen anyone go in that test blind and do well. You want to get timing well and confidence up.

Hopefully you can secure letters of recommendation. Maybe professionals in this case. If you still have a faculty member that's in your back pocket you know still, that you can reach out. Those are harder the further you get out of undergrad. So use your best judgment there.

But reach out if you have any questions. Get on our calendar. Scroll all the way to bottom of website and schedule a counsel selling appointment one on one with myself or Dean Davis.

We're happy to do that as well.

>> Yeah. Just being mindful of our time, we recognize we're at the end time. 1:00 o'clock. And we don't want to shortchange you. So we are happy to stay on another ten or 15 minutes and take as many of the questions we can during that time frame. If we don't get to your question, please know we'll follow up with you later. Even if it's by call or e-mail approximate following the webinar. But we want to get to as many questions as we can. We're going to go rapid fire.

One of the questions that I'm seeing here. I've already submitted my application and want to add an addendum what's the best way to do that. You can send addendum directly to us. You don't have to send that through LSAC. You can send directly to our office via e-mail so you can use our lawadmit@law.stetson.edu e-mail address.

If you have an addendum or something you'd like to update to your application. Our next question and again we're going rapid fire. Darren, could you give a few points to sort of what attributes you've seen that set an applicant apart from others?

[Captioner had another job and had to leave.]