

Please read the following information and instructions carefully.

Bar Loan Policy:

- Regents bar funds are limited so each graduate is eligible to borrow only one Regents Bar loan by the following deadlines:
 - December 31 for May graduates
 - June 30 for December graduates
- Graduates may borrow only one type of bar loan: Regents or Private.
Exception: We will certify a second private bar study loan if the graduate did not pass the state bar exam. The graduate will need to provide verification that you did not pass the state bar exam along with proof of registration for the state bar.

To receive the Regents Bar loan, you must meet the following criteria:

- Receive need-based financial aid.
- Complete on-line exit loan counseling (<https://studentaid.gov/exit-counseling/>) for Federal Student loans. If you do not complete exit loan counseling before you graduate, your Regents Bar loan will immediately become due and payable.
- Complete the application and do not leave blank spaces. Failure to accurately and honestly report resources you have or may expect to have available will result in automatic denial.
- Provide three addresses for reference: Your permanent address and the names and addresses of two people who will always know your whereabouts, one of whom must be a parent or other relative and neither of whom can be a student.

The terms of the Regents Bar loan are as follows:

- The maximum loan available is \$4,000 per student.
- An annual interest rate of five percent (5%) on the unpaid balance will begin to accrue as of the date of disbursement of the loan and will continue for the life of the loan.
- Payments will begin seven (7) months after the first of the month following disbursement and end ten (10) years later.
- The minimum payment for a \$4,000 loan is \$42.43 per month, with the exception of the first repayment, which includes the interest that accrues during the forbearance period.
- The minimum payment for a loan of \$2,828 or less is \$30.00 per month, with the exception of the first repayment, which includes the interest that accrues during the forbearance period.
- Deferment may be available for those who are unemployed but actively seeking employment based on consultation with and approval of the program administrator in the Law School Financial Aid Office, 530.752.6573, or the Student Accounting Collections Units at 530.752.3646 or email collections@ucdavis.edu.



I plan to graduate and take the state bar exam on the following dates:

Please use the drop-down menus

Your loan amount will be \$4,000.00. If you wish to borrow a lower amount of loan, enter the amount here: \$ _____

Full Legal Name: _____ UCID: _____

Address following Bar: _____ Driver's License Number & State: _____

_____ Email Address: _____

Cell Phone: _____ Telephone: _____

Please provide the name, addresses and relationship of two persons, one a parent or other relative, who will always know your address (neither may duplicate your permanent address and neither may be a student).

Name: _____ Name: _____

Address: _____ Address: _____

Phone: _____ Phone: _____

Relationship: _____ Relationship: _____

Employer Name: _____ Address: _____

Phone: _____

Beginning Annual Salary: \$ _____ Date Employment Begins: _____

Repayment will begin seven (7) months after the first of the month following disbursement and end ten (10) years later.

I certify under penalty of perjury that all of the information provided here is true and complete to the best of my knowledge. I understand and agree that failure to make any payment as scheduled without an authorized deferment will result in a hold on the release of transcripts and notification to the State Bar.

Signature _____ Date _____