



## Financing Your Legal Education

Paying for law school is often one of the major concerns of those who are interested in pursuing a career in law. The information in this guide serves to provide a general overview of the financial aspect of the law school application process, answers to commonly asked questions, and helpful resources. Reach out to the pre-law advisors, using the contact information found on the pre-law website, to better understand how finances affect your plans.

### General Tips

- Keep track of all deadlines as communicated by the school and their websites.
- Keep track of all policies and respect them. Do not try to bypass the system.
- When calculating your costs, consider everything, including your cost of living. The [Nerd Wallet Cost of Living Calculator](#) can help you calculate cost of living in different cities.
- The process is complex; ask questions!
- Your parents should serve as consultants only; be your own advocate.
- Be wary of information online or on blogs. It is not always accurate.
- Be knowledgeable about student debt. The data is public and accessible on law schools' websites and through Law School Transparency (more information on this resource below).

### Important Terms

**Cost of Attendance:** When calculating, add up your total tuition/fees, room & board, books & supplies, transportation, personal expenses, and any additional miscellaneous expenses you will incur (for example health insurance or childcare expenses).

**Financial Aid** – There are multiple types of financial aid including scholarships, grants, loans, fellowships, institutional aid, government aid, and private aid.

- Scholarships** – Scholarships are awarded based on merit and can be received directly from the law school or from private organizations. Transfer scholarships do exist, but are specific to the school.
- Grants** – Grants are based on need and can be received directly from the law school or from the government.
- Scholarship appeal** – It is possible to appeal the scholarship you received from a law school and request more money, based on scholarships received from other universities or need. There is a structured

process for this, outlined later in the guide. You should only appeal your scholarships with one law school and should be working directly with the pre-law advisor to ensure you are following the proper protocol.

## Key Resources

[AccessLex Institute](#) – Formerly, Access Group, AccessLex Institute provides financial education resources and services to promote broad access, increased affordability, and the value of legal education specifically. Access a full range of resources, publications, tools and services including a student-led helpline and the Access Group Student Loan Calculator. Pick up your Access Group Financing Guide from the Pre-Law Advisor in the Career Development Center.

[AdmissionsDean.com](#) – Use AdmissionsDean.com to access the largest online database of law school scholarships. You can sort scholarship opportunities by need, merit, or specific criteria.

[How I Compare \(HIC\)](#) – By creating a school list on howicompare.com you can receive fee waivers to the schools you wish to apply. In addition, admissions representatives communicate scholarship information and opportunities directly to those who indicate interest in their respective schools.

[Law School Transparency \(LST\)](#) – LST is a non-profit which does consumer advocacy and public education about the legal education. Use LST Reports to gather critical admissions, financial, and outcomes data to inform your possible return on investment. Create financial worksheets to prepare yourself for the cost of law school and to put yourself in a better position to negotiate scholarships with law schools.

[NAPLA/SAPLA Book of Law School Lists](#) – Updated annually, the NAPLA/SAPLA Book of Law School Lists includes a full section on schools who offer both non-need based and need based aid. Refer to this list to help you understand the process and options at the schools you intend to apply.

## Questions for Admissions Representatives

1. What grants and scholarships are available?
2. What are the qualifications and deadlines?
3. Are there special application procedures?
4. What is the process for accepting my scholarship?
5. Will it be renewed automatically every year?
  - a. If so, will it be renewed for the same amount or will the amount be adjusted?
  - b. If the amount is adjusted, what are the criteria for making the adjustments?
  - c. If it is not renewed automatically, may I re-apply the next year?
  - d. Does academic performance affect my award?
    - i. If it is based on GPA or percentile, know your school's profile. Can you be assured you will hit or meet those goals? How many of these do they give out for 1L that 2Ls receive (attrition rate)?
6. Does it have a service component?
7. Will it exceed the tuition costs to cover some additional aspects of my cost of attendance?

8. If I accelerate my education, will it be prorated?
9. Will it cover summer courses or study abroad?
10. Can I appeal the scholarship or do you match scholarship offers?
11. Do you offer transfer scholarships?
12. Do you have travel stipends to support school visits?

## Scholarship Appeals Process

When appealing your scholarship, professionalism is important! They may ask for proof or documentation of other offers, so be honest about your other options and be ready to provide documentation. The way you approach this process with the law school is very important.

### When reaching out to the school, ask the following questions:

- Question #1: Do you negotiate/do you match scholarship offers?
- Question #2: What documentation would you need from me for that process?
- Question #3: When is the best time to follow up? (Some schools have cycles.)

### What Law School Admissions Counselors Want You to Know

- Be respectful, but also be realistic. Do a cost-benefit analysis; do the math and understand the deal you are getting.
- Be honest: Pre-Law admissions counselors are all colleagues and they talk to each other; do not blacklist yourself by being dishonest. The law schools receive certain information from LSAC so honesty is important. You can be reported to LSAC for misconduct if law schools suspect dishonesty. This can result in issues with admittance and when sitting for the bar exam.
- Make the request the way the school prefers (see question #3 above). Often the information is already communicated in an e-mail. Read everything first prior to reaching out.
- Be sincere: Do not negotiate with multiple schools and be ready to accept the offer should the school meet your request.

## Resources for Diverse Candidates

[Discover Law](#) – Developed by LSAC, DiscoverLaw.org encourages racially and ethnically diverse students to discover career opportunities in law. Discover Law provides resources, tips, and tools to help diverse candidates become competitive law school applicants. For a list of scholarships offered to diverse candidates, click “Preparing for Law School,” “Financial Assistance,” and “Scholarship Opportunities”

**The [Truman Scholarship](#)** – Awarded to one undergraduate student in each state every year, this scholarship covers the expense of graduate school. Applicants must be undergraduate students.

**The [Paul and Daisy Soros Fellowship for New Americans](#)** – This partial scholarship requires that you be the child of recent immigrants or a recent immigrant yourself. Students already enrolled in law school are eligible for this scholarship.

## Action Items

- Create an account using Law School Transparency and create a custom list. Add all the schools you are applying to. Utilize this to make a financial worksheet.
- In January, fill out the FAFSA. Include all schools, including schools you are on the waitlist for.
- Know your schools; some may require additional paperwork beyond the FAFSA and some have early deadlines for completion.
- Discuss your financial options with the pre-law advisors.