Law School Preparation

ABA statement on preparing for law school—

“There is no single path that will prepare you for a legal education. Students who are successful in law school, and who become accomplished professionals, come from many walks of life and educational backgrounds.”

Please visit http://www.abanet.org/legaled/prelaw/prep.html for the complete ABA statement.

There are no specific majors or prescribed set of courses that are required or recommended for law school. Students are advised to take courses that will develop strong skills in writing, oral communication, critical analysis, and problem solving, since these skills form the basis of the study and practice of law. Although many pre-law students major in political science, history, English, or economics, there is no specific major that would be an advantage or disadvantage in the admission process. What matters is that you do well in whatever area of study you choose. A rigorous, broad undergraduate liberal arts curriculum is still the best preparation for law school. Therefore, in addition to doing well in your courses, you should challenge yourself by taking difficult and challenging courses during college when you feel ready.

The Law School Application Process

Undergraduate Academic Record

Your academic record in college is an extremely important criterion for admission to law school. Your record means more than just the grades you receive in your courses. Rather, your transcript will be reviewed to see if you have pushed yourself by taking academically challenging courses, a broad spectrum of courses, and demanding course loads. Therefore, it is not advisable to take consistently easy schedules and introductory and non-challenging courses to boost your grade point average. Law schools will look favorably upon an upward trend in your academic record because it is evidence of your intellectual and academic development and maturation. They are interested in your ability to do rigorous analytical research, to write well, to present, and to persuade. Take courses that will develop these skills. The American Bar Association offers an overview of the skills and values important to preparing for a legal education and a career in law at http://www.abanet.org/legaled/prelaw/prep.html.

Law-related classes may allow you to get a feel for law as a general subject, but they neither cover the material in the same depth nor embody the intensity and rigor of law school. Therefore, they are not especially accurate indicators of your ability to succeed in the study of law or whether you will enjoy law school.

When selecting a major, choose a major that interests you. There is no preference for one major over another. Admissions offices are interested in how well you did in whatever discipline you chose to pursue. A double major does not necessarily give you an advantage in the admissions process. While specific coursework may be helpful in some legal specialties such as corporate
law, environmental law or intellectual property, a JD is a generalist’s degree, and applicants come from widely diverse academic backgrounds.

You should try to keep the number of courses you take for P/D/F to a minimum since law schools have no way to evaluate your proficiency in those courses and assume (perhaps correctly) that you did not put as much effort into them. Withdrawals and incompletes should also be kept to a minimum. And in any event, you should always complete the course work in order to receive a grade.

**Graduate Study**

Overall, law schools look favorably upon graduate study. The grades received in graduate schools, however, will be viewed in light of the general knowledge that there is fairly significant grade inflation at the graduate school level. Therefore, one should not take graduate school courses just for the sake of showing law schools some "extra" grades to try to compensate for a less than satisfactory undergraduate academic record. You should pursue graduate study only if you are interested in acquiring further in-depth knowledge in a particular discipline.

**LSAT**

Another very important criterion for admission to law school is the LSAT. The LSAT is a standardized aptitude test consisting of five 35-minute sections of multiple-choice questions and a 35-minute writing sample. Four of the five multiple choice sections contribute to the score: one reading comprehension section, one analytical reasoning (or logic games) section, and two logical reasoning sections. The fifth section typically pre-tests new items and can be an additional section of any of the three question types. The writing sample is given at the end of the test and is not scored, but a copy is sent to each school to which you apply. The LSAT score is based on the number of questions answered correctly (raw score). There is no deduction for incorrect answers. The raw score is converted to an LSAT scale that ranges from 120 to 180. The score report will show your current test results, as well as the results of up to 12 tests for which you registered since June 1, 2001, including absences and cancellations.

The LSAT does not measure what you already know, but rather the skills and abilities you possess and how they will respond to training in law. Specifically, it will test you on the following:

- critical and accurate reading
- distinguishing fact from opinion
- distinguishing the relevant from the irrelevant
- objective, flexible, inferential thinking
- ability to continually concentrate for an extended period of time and to think quickly under pressure.¹

There is no substantive information to study in order to prepare for the LSAT. However, the best preparation is to learn the rules and format of the test and practice applying the rules to practice

¹ Pre-law Student Information Packet, Puerto Rican Legal Defense and Education Fund, Education Division.
questions. You should familiarize yourself as much as possible with the types of questions that appear on the exam. LSAC makes old tests and other preparation materials available for purchase. You may order these by using the online order form accessible from http://www.lsac.org. Some of these materials may also be purchased in retail bookstores. Since the test is also a test of your stamina and concentration, it is critical that before taking the actual test you complete, at the very least, several practice LSATs (preferably disclosed previously administered LSATs) under real timed conditions.

You do not need to take a commercial LSAT preparatory course in order to do well on the LSAT. Although many prospective applicants take a commercial preparatory course, no particular one is recommended. None can guarantee a good LSAT score and all tend to be expensive. If you are going to take a commercial preparatory course, you do not need to purchase the old exams since they will be available as part of the course materials.

The test is given four times during the year--February, June, September/October, and December. You should plan to take it no later than June or September/October of the year prior to the one in which you are seeking admission. Although the December administration will technically make the regular (not early action/decision) application deadlines for all law schools, the scores are not released until mid-January and would delay completion, and therefore review, of your application.

Be aware that test sites can fill quickly, especially in or around major cities. It is advisable, then, to register several months in advance of a test date so that you can take the test in a convenient location.

Although you may cancel your score at the test center immediately after the exam, you should avoid the impulse to do that, unless there is a very good reason--i.e., you were physically ill or you made mistakes in filling in the ovals and did not have time to correct them. You still have the option of canceling your score within six calendar days following the exam. Give yourself a few days to think about it. In any event, law schools will be notified of any score cancellations.

You may find this blog about preparing for the LSAT with LSAT tips and free resources usefull: http://lsatblog.blogspot.com/2008/12/lsat-study-materials-books.html

**Personal Statement**

Since law schools do not grant interviews generally (with a few exceptions), the personal statement is an important part of the application. One should be submitted to every school to which you apply, even if it is not required. The statement serves both as a writing sample and as a means by which the admissions committee gets to know you. Therefore, the statement should be honest, concise, grammatically correct, and free of spelling errors. It is always a good idea to obtain as much feedback as possible. The dean for pre-law students is available to provide such feedback on draft statements.

The law school personal statement should not be a statement of purpose. The statement should be positive. Be confident, but not arrogant. Avoid a chronological listing of events in your life or an elaboration of your resume. Rather, you should discuss only the most important event(s) or
person/people which has/have influenced you and helped develop you into the person you are today. The scope should be rather narrow. If you are writing about a person who has influenced you, the focus should still be on you. Appropriate topics include a compelling/transformative academic/personal endeavor, personal history (including cultural and ethnic status, guiding principles or values, and economic or educational disadvantages), in-depth study in a certain course, an interesting interdisciplinary major or major/minor combination, internship and work experiences, foreign study, or foreign travel.

Philosophical discussions about how you hope to change the legal system or what you plan to do with your legal education are not helpful to, or expected by, admissions officials. Certainly, if you already have a clear notion of what you wish to do with your legal training, you should feel free to discuss it. Keep in mind, however, that any expressed goal should have some support in your background. For example, if you wish to be an advocate for women's issues, your past experiences or course of study should reflect that commitment.

You may prepare one personal statement that can be used for all the law schools to which you are applying. Although most schools do not limit the subject matter of the personal statement, some minor modifications may have to be made on those personal statements for law schools which have specific questions that they would like the applicant to address.2 Many law schools will also offer you the opportunity to write a separate diversity essay. You should think of diversity in its broadest sense – diversity of experiences, perspectives, and opinions, as well as ethnic and racial diversity. Any explanations of bad grades or a low LSAT score should not be made in the personal statement, since the statement should be kept on a positive note. Rather, you should include them in a separate addendum to your application.

Letters of Recommendation

Recommendations are an important aspect of your application. They become even more important if you are concerned about your academic record, are a "borderline" candidate, or have been placed on a wait list or in a reserve group of applicants for a particular school. You should obtain at least two academic recommendations, which should be sent to every law school to which you are applying. You may also wish to have work references sent to law schools. If you are a current student or a recent alumna (within five years after college graduation), academic recommendations are given more weight by admissions officials because they are the ones that usually contain information of most interest to the admissions committee—i.e., comments on your analytical abilities and writing and oral communication skills.3 Character references by personal or family friends should be avoided. Always ask your recommenders in person at least a month before you would like them to complete the recommendation. For academic recommendations, it is a good idea to bring a copy of the graded papers from the course to remind the instructor of your work, as well as a resume or a

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2 Typically, these questions ask for the reason(s) why you want to go to that particular law school or what has motivated you to pursue a legal career.

3 Academic recommendations do not play as significant a role if you graduated from college a while ago (i.e., more than five years). Work references, then, will play a more important role.
personal statement (if available). You should also take the time to speak to the recommender about your reasons for going to law school, personal and professional goals, etc. Generally, the better informed the recommender is about you and your work in the class, the better and more specific the recommendation will be.

The best instructors to ask for recommendations are those who know you and your work well. In particular, you should ask the professors who can comment in detail on your oral, writing, analytical, and problem-solving abilities. Usually, this will mean professors from your smaller classes (although you should not exclude professors or teaching assistants from large classes if they know you well with respect to those critical skills). Law school admissions committees generally prefer recommendations from instructors who taught you in upper level courses rather than introductory courses. In any event, you should obtain a recommendation from at least one instructor in your major field.

An effective letter of recommendation contains facts and not merely adjectives. It should convey specific information which forms the basis for the recommender's judgments about you. It is particularly helpful to admissions committees that the recommender can compare you with other present and past students. Also of value to admissions committees is a recommender's perspective on the applicant's overall curriculum. You should feel free to give the "Guidelines for Writing Letters of Recommendation for Law School" to the people who are writing for you.

The name or reputation of the professor or public official/employer does not matter. Admissions officials are more interested in the substance of the recommendation, not who the recommender is. For instance, if a lecturer or teaching assistant knows your work the best, s/he is the better person to ask for a recommendation, rather than a full professor who has published extensively but does not know you. Similarly, it is better to ask a senator's assistant who was your immediate supervisor for an internship, rather than to ask the senator himself/herself who barely knows you or your work. Since an increasing number of law schools require or prefer that your recommendations come from LSAC, we urge you to use this service. You may ask your recommenders to send their letters directly to LSAC either online or in paper format (in the latter case, you must give your recommenders the LSAC recommendation forms to send with their letters). You should also have your recommenders send another copy of the letter to your prelaw file in the Dean of Studies Office so that there is another set of recommendations. These recommendations in your Barnard pre-law file may be used if you apply for any law-related scholarships.

Once you have registered with LSAC, you will be able to indicate which letters you want sent to each school. If you do not specify, letters will be sent in the order that they are received up to the number of letters accepted by a particular school.

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4 For this purpose, you should supply the professors who are writing for you with a copy of your transcript.
Evaluations

Evaluations are an adjunct to the letters of recommendation (LOR), it is entirely online. Evaluators are asked to rate applicants in 30 individual attributes and skills in six categories: (1) intellectual skill; (2) personal qualities; (3) integrity and honesty; (4) communication; (5) task management; and (6) working with others. Evaluators may include comments after each category or general comments at the end of the evaluation.

To activate the Evaluation Service, you will submit a request and provide the email address of your evaluator. Your evaluator will receive a message by email with instructions for completing the evaluation online.

Applicants will assign evaluations to law schools to which they apply, just as you do LORs. A single recommender should not do both an evaluation and LOR. Most law schools do not require any evaluations, but will accept them if submitted. There is a separate waiver of access for the LOR and evaluation.

Dean’s Letter

Very few law schools now require a dean’s letter as part of the application. Among those that do, half of them ask for one after an applicant is admitted. The Dean's Letter (sometimes called the Dean's Certification or College Questionnaire) is prepared by the pre-law dean, who is familiar with the student's overall record at Barnard. It contains such information as the date(s) of graduation or attendance and whether or not the student has been involved in a disciplinary action (and if so, the specific circumstances of the incident). The letter may also contain information about academic honors and awards, extenuating circumstances affecting a student's academic record, unusual personal history of the student (if known), or any other information which would be helpful to the admissions committee and which has not already been mentioned in any of the other recommendations in the student's file.

Extracurricular/Community/Work/Internship Experiences

Law schools are interested in your extracurricular, leadership, work, and internship experiences. It is helpful to include your resume as part of your application even if it is not required. A long list of extracurricular activities would not be as beneficial as a shorter list of activities that were most important to you because it would reflect, to some extent, your values and interests. Activities do not have to be directly related to law. Being too busy with extracurricular activities during college should NEVER be an excuse for not performing better in your courses.

Work experience may take on greater importance for individuals who have been out of college for a significant amount of time (five or more years) and for whom the study of law would represent a career change or for individuals who have had unusual or significant job responsibilities (i.e., worked for the Peace Corps in an underdeveloped country).
Credential Assembly Service (“CAS”)

Nearly all ABA-approved law schools require applicants to subscribe to the Credential Assembly Service. The service organizes, analyzes, and summarizes biographical and academic information for each law school applicant. This summary, called a Law School Report, will be sent to each law school to which you apply. To this end, you must request the registrar of each undergraduate, graduate, and professional school which you have attended to send an official transcript to the Credential Assembly Service. A copy of each official transcript received will be forwarded with the Law School Report to the law schools to which you apply.

You may register for the Credential Assembly Service at the same time you register for the LSAT. Although you do not have to register for both simultaneously, you should register for CAS at least four to six weeks before your first law school application deadline. You will pay a flat fee for a subscription. There is an additional fee for each school. The most common and easiest way to register for the LSAT and CAS is via the LSAC website, http://www.lsac.org. LSAC offers fee waivers (http://www.lsac.org/JD/LSAT/fee-waivers.asp) for those with a demonstrated inability to pay for essential parts of the application. The waivers cover two LSATs per testing year; the Credential Assembly Service registration, including a total of four Law School Reports; and, a copy of The Official LSAT SuperPrepR. If you receive a flat fee waiver from LSAC, many law schools will honor that and waive their application fees as well.

When to Apply to Law School

Since many schools have rolling admissions, it would be advantageous to complete your applications as early as possible. Early in the law school admissions cycle means early to middle of November of the application year. By having your application materials in early, any clerical errors (such as mistakes on your CAS Academic Summary Report, misplaced recommendations, etc.) that may occur during the process can be corrected well in advance of the time when admissions decisions are being made. A number of law schools now have early decision/early action/early notification programs of which you may want to take advantage. It is, thus, advisable to start work on your personal statement and other essays (which are the most time-consuming part of the application) during the summer before the academic year in which you plan to apply to law school.

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5 If you enrolled in a study abroad program sponsored by Barnard or Columbia (ex. Reid Hall), and the courses along with grades and credits will appear on your official transcript. You do not need to send an additional transcript reflecting the study abroad grades/credits. Those grades will be calculated into both your Barnard GPA and the overall GPA.

If you enrolled in a study abroad program sponsored by another U.S. or Canadian college or university, you should have the college or university sponsoring the study abroad program send a transcript directly to CAS. List the U.S. or Canadian institution on your LSDAS registration under “other institutions attended.”

If you directly enrolled in one or more foreign institutions, and the total amount of work is the equivalent of one year or less, do not list the foreign institution when you register for the CAS, and do not have a transcript forwarded to LSAC. You may, however, be required to list your attendance at such institutions on your actual applications to law schools.
Often, this will be before the applications from the law schools are available. But, as mentioned previously, most schools do not specify the subject matter of the statement. And for those that do, only some minor modifications may have to be made.

If you have not done so already, that summer is a good time to be researching law schools. Once you receive your first LSAT score (i.e., end of June for June test takers and end of October for September/October test takers), you should then narrow your list of law schools to which you plan to apply.

Please view the Timetable for Law School Applicants in Academic Year 2013-2014.

**Selection of Law Schools to Which to Apply/Attend**

You should do the research about law schools and you should decide on the schools to which to apply and ultimately to attend. Only you are the best judge of which schools are right for you. Of course, the dean for pre-law students is available to consult about your school choices. The initial time you take to do the research will be well worth it in the long run and will make the difference in your experience and success in law school.

Good sources with which to begin your research are The Official Guide and the individual schools' websites. The Dean of Studies Office also keeps on file some other publications containing information about such things as special programs at different law schools. Finally, of course, visiting the law schools in which you are interested will give you the best information about each law school. You will have the chance to see the facilities and speak to students and faculty. Some law schools hold group admissions seminars and tours during the fall semester of each year, at which you may obtain specific information about the particular law school and its admissions policies and standards.

You should never make a decision about which law school to attend based on the school's relative position in the U.S. News & World Report rankings or any other ranking systems. None is reliable. Systems that purport to rank schools focus primarily on aspects of a law school that can be easily quantified and assign arbitrary weights to the factors they choose to include. Other more important aspects of a law school that are not factored in the U.S. News rankings, for example, the breadth and support of alumni network, clinical programs, externship opportunities, interdisciplinary programs, international programming, quality of teaching, accessibility of the faculty, public interest programs, loan repayment assistance for public interest lawyers, and racial and gender diversity within the faculty and student body.

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6 As mentioned previously, The Official Guide also contains a list of readings of possible interest to pre-law students.

7 See "A Message to Applicants from Law School Deans: Law School Rankings May Be Hazardous to Your Health!" an open letter signed by the deans of most of the ABA-approved law schools, a copy of which is available through the LSAC website.
The following are some questions you might want to ask of admissions representatives, current students, faculty, and others associated with the law school to help you discern the differences among law schools to which you are applying or have been accepted.  

Location

- Is the law school in an area of the country in which you would like to practice?
- Is the school in an urban area or in a suburban/rural setting?
- Is it adjacent to other graduate schools?
- Is the social, educational, job, or church/temple situation in the area a good one for your family/partner?
- Where do the law students live?

Curriculum/Classes

- Law curriculum should be well-rounded. However, if you are interested in a specialty area, are classes in this area offered on a regular basis?
- How many students are in each class, particularly in second and third years?
- Do they have over-subscription problems? Are the classes taught in the Socratic method? Lecture?
- What is the first time bar passage rate of graduates?
- What are the opportunities for clinical work? How many students can participate?
- What other opportunities are there for gaining practical experience prior to graduation?
- Are there courses available on legal issues facing people of color?
- Are there courses available on LGBT issues and the law?
- Are there courses available on feminist legal theory?
- Are academic support services available? Is there a stigma attached to receiving help?
- What is the testing and grading system at this school?
- What is the atmosphere in terms of competitiveness: is it cooperative, cut-throat, etc.?

Faculty

- What is the strength of the faculty at the school?
- What are the ideologies among the faculty?

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8 There is also a good discussion on "Choosing a Law School" on pages 16-20 of the 2013 edition of the Official Guide.
• What are the percentages of women and people of color on the faculty? What about staff and administration?
• Are there any openly LGBT professors or other staff members?
• What is the faculty to student ratio for full-time faculty?
• Are faculty accessible to students? Open office hours? In common areas?
• Are there research opportunities with faculty?
• In what types of organizations/activities are faculty involved?

Student Body/Alumni

• What percentage of students are women and/or students of color?
• What student groups exist? If there are ones you are interested in joining, contact them directly.
• How do the students compare to Barnard/Columbia students?
• Where (geographically) does the school have alumni (states and foreign countries)?
• What do students like best about the school?
• What do they wish would change or improve?

Facilities

• Is the size of the library adequate both in terms of holdings and space?
• Is the library a place in which you feel comfortable spending a great deal of time?
• Are the classrooms and library wired for laptops? Are there modem hookups to connect to Lexus, Nexus, Westlaw, and the Internet?

Career Services

• What is the placement percentage by graduation? At six months after graduation?
• How many firms actually interview on campus?
• How deep in the student body do these firms interview (top 5%, 10%, 15%)?
• If you have strong regional interests, how many firms interview at this school from the region you want to live in?
• What are the prospects for summer employment in law?
• What is the average salary for its graduates?
• How much time does the career services staff spend on job development?
• Where (states, countries) have the students found employment (both summer and after graduation)?

Financial Aid

• What are the financial aid options? Is there any grant/scholarship aid available? What is the percentage of loan to grant aid?
• Does the school offer a loan forgiveness or repayment program for public interest lawyers? What does it cover? Need-based loans only? Is spousal income factored in? A good resource for this information is the Equal Justice Works website, http://www.equaljusticeworks.org/resources/student-debt-relief/default.
• What is the average debt burden for graduates from this law school?

Strategy After an Admissions Decision

Most law schools will make their admissions decisions sometime between December and June. The admissions committees will render one of three decisions--admit, deny, or wait list (or reserve group). There are some things that an applicant can do to increase her chances of being admitted from the wait list. For instance, if you are a current student, you should send a copy of your most recent grades (to be followed by an official copy sent directly by the Registrar’s Office). Time permitting, you may consider retaking the LSAT if you believe you can improve your score significantly. You may also send additional recommendations. If you send any additional information to the law schools, it should be accompanied by a cover letter stating that you are still very interested in attending the school and if it is your first choice, say so. Most schools will not review files within the reserve or wait list pool until sometime after May.

You should call every so often (i.e., once every few weeks) to check on the status of your application and to express your continued interest in the school.9 Finally, you may inquire about whether the school will grant an interview and how helpful that will be to your chances of being admitted.

Some schools also have an interim "hold" or "deferred decision" category. This group is usually reserved for strong candidates whom the law schools are still seriously considering but about whom they are not ready to make any decisions until they see more applicants for the year. The applicant in this category may consider pursuing some of the same steps as one who is on the wait list, as detailed above. Some law schools notify applicants who are on hold, but others do not. If you have not received any communication from a school within a reasonable amount of time, you should call the school’s admissions office to check on the status of your application.

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9 There is a fine line, however, between being overly pushy and being enthusiastic. Therefore, avoid calling the admissions office every week.
Deferral of Admissions

Not all law schools have a deferral policy. Therefore, if you intend to apply and defer enrollment, make sure the schools to which you apply allow deferrals. Schools that allow deferrals usually require a request in writing. Some schools only allow a deferral of one year. Thereafter, you will have to reapply to seek admission.

If you intend to defer, do not state that anywhere in your application. Otherwise, the admissions committee may not evaluate your application for that year. Request the deferral only after you have been admitted. If you are not ready to begin law school, however, you may want to consider waiting to apply altogether. You will be an even stronger applicant with the additional work and life experiences.

Transfer Applications

Some law schools admit transfer applicants. For such applicants, the grades for the first year of law school and recommendations from law faculty are of paramount importance. Consequently, the LSAT score (which purportedly is an indication of first year law school performance) is essentially disregarded.

The decision to transfer between schools, however, should not be taken lightly. If you are excelling in your current law school, you are risking that success by transferring to another school. Furthermore, as a transfer student, you may be precluded from participating in such significant opportunities as law review, moot court, clinics, and on-campus summer recruitment. There may also be little or no financial aid for transfer students. See pages 19-20 of The Official Guide for further discussion about the ramifications of transferring.

Applicants of Color

Historically, minority groups have been under-represented in the legal profession. To promote diversity, law schools actively seek qualified African American, Asian, Latino and Native American students, as well as other students of color. (www.lsac.org/jd/diversity/minorities-in-legal-education.asp)

Admission to law school is very competitive. However, schools take into account all aspects of a candidate's personal and social background in addition to the undergraduate record, LSAT score, and letters of recommendation. If given the opportunity, it is advantageous to include information on your racial or ethnic identity because it helps to present a complete picture of you.

In evaluating a school's commitment to diversity, applicants of color should consider, among other things, the number of students and faculty of color and the availability of special programs, such as summer orientation programs, academic assistance programs, scholarship and financial assistance programs, and mentoring programs through law student organizations. A useful publication for the applicant of color, which can be obtained free of charge from LSAC, is "Thinking About Law School: A Minority Guide." Also on pages 21 to 30 of The Official Guide, under "Opportunities in
Law for Minority Men and Women”, there is information on the numbers and percentages of specific students and faculty of color at ABA-approved law schools.

You may also consult with the following organizations for advice or help.

ABA Commission on Racial and Ethnic Diversity in the Profession
321 North Clark Street
Chicago, IL 60610
(312)988-5643
http://www.abanet.org/minorities

Asian American Legal Defense and Education Fund (AALDEF)
99 Hudson Street, 12th Floor
New York, NY 10013
(212)966-5932
http://www.aaldef.org

Hispanic National Bar Association (HNBA)
815 Connecticut Avenue, NW, Suite 500
Washington, DC 20006
(202)223-4777
http://www.hnba.com

Mexican American Legal Defense and Education Fund (MALDEF)
634 South Spring Street, 11th Floor
Los Angeles, CA  90014
(213)629-2512
http://www.maldef.org

NAACP Legal Defense and Education Fund
99 Hudson Street, Suite 1600
New York, NY  10013
(212)965-2200
http://www.naacpldf.org

National Asian Pacific American Bar Association (NAPABA)
910 17th Street, NW, Suite 315
Washington, D.C.  20006
(202)775-9555
http://www.napaba.org

National Black Law Student Association (NBLSA)
1225 11th Street, N.W.
Washington, D.C.  20001
http://www.nblsa.org

Native American Rights Fund (NARF)
Financing Law School

Because of the extremely high cost of a legal education today, money matters. How much it matters depends on:

- how much educational debt you already have (for Barnard graduates, this could be fairly substantial)
- what additional financial resources you have for educational purposes
- how clear your credit history is
- how much additional debt you are willing or able to assume
- your own particular career goals in the field of law
- which law schools (public or private) you hope to attend
- how frugally you are willing to live both during and after law school
- your own values and goals regarding money

Financial aid for law schools exists primarily in the form of educational loans, since there are few grants and scholarships available to the average student. It is reported that 75% of U.S. law students borrow an average of 80% of their total law school costs. Students at public and private schools are borrowing more than ever. For complete, specific information about loans, grants, and scholarships available to students at a particular school, contact the individual law school financial aid office. You may also want to check out the information on the following websites: http://www.finaid.org, http://www.nasfaa.org.

The important thing to remember is to apply for financial aid early. Do not wait until you have been accepted to a law school. All applicants for federal aid must complete the Free Application for Federal Student Aid ("FAFSA"). The FAFSA is available in paper and electronic formats. To obtain a paper version, you may call (800) 4-FED-AID or check the financial aid office at Barnard or at the law schools. A web-based version of the free FAFSA form is available at http://www.fafsa.ed.gov. Some law schools may also have their own financial aid forms that you must complete. You and your parents should also complete your income tax returns (for the year prior to your anticipated year of law school attendance) early. Although all graduate and professional students are considered independent for purposes of the federally sponsored aid programs, law schools have their own policies about which students are independent. Therefore,
even though parental resources will not be considered for need-based federal grants and loans, they may be for the individual law school's need-based grants and loans.

Before you obtain loans for the full amount of the tuition and expenses for each year of law school, you should consider the following “golden rules of financing your legal education”:

1. Live like a student now or you will live like a student later!
2. Financing law school may require greater effort than being accepted for admission.
3. Not all loans are alike; know the differences and the real costs and choose carefully.
4. Maintain complete records of your loans; keep track of your total debt, your lenders and the terms of each loan.
5. Calculate your expected payments on law school loans and expected income. Income should exceed expenses.
6. Beware of "buy now, pay later"--how much will something really cost?
7. Limit your use of credit cards--save them for emergencies.
8. Pay off your credit card and other consumer debt before you come to school.
9. Pay all bills on time. Bad credit may prevent you from attending school. Be careful of telephone and utility bills.
10. Don't pay tuition with credit cards--there may be payment plans available from your school.
11. You're making an investment in your future--make sure the benefits of the investment exceed the costs.
12. Use your law school financial aid office as a resource in your financing decisions.10

If your career interests are in the public sector, thinking ahead about how to finance your legal education takes on even greater significance. In addition to the above considerations, you should compare loan repayment assistance programs (LRAPs) at each school. Appropriate questions to ask the schools are:

- Are your programs or formulas guaranteed?
- May I receive benefits if I obtain a low-paying law job which is not public interest? How do schools define public interest?
- What loans are included?
- What percentage of the loans is forgiven?
- What is the maximum length of program participation?
- What is the highest salary at which you pay benefits?
- Do the program terms change each year?

Many law schools also offer a limited number of public interest scholarships. Usually an applicant for one of these scholarships will need to write a separate essay which explains her past commitment to the public sector and her future plans to work in the public interest area after law school.

You may also want to consider the College Cost Reduction and Access Act or Public Service Loan Forgiveness and how that will impact your loan payments during your career in the public sector. A good explanation of this provision may be found at http://www.equaljusticeworks.org/resources/student-debt-relief/public-service-loan-forgiveness/

**Sources of Funds**

**Personal Savings/Family Support**

If possible, set aside your own funds to help pay for law school. Talk with family members about whether they can help with law school expenses. Some students choose to live at home during law school to avoid paying rent.

**Federal Loans**

Many students rely primarily on federal loan programs to finance law school. Total federal aid is available to cover (but not exceed) the law school’s student expense budget, which includes tuition and fees, room and board, books and supplies, transportation, and other expenses. Because you are applying for graduate study, you are considered independent of your parents for these loans.

Some law schools participate in the Federal Direct Loan Program, through which the U.S. Department of Education is the lender. At other law schools, you will choose a lender to obtain the federal Stafford or Grad PLUS loans.

The Federal District Student Loan is unsubsidized- ie, interest accrues, but may be deferred. You may borrow up to $20,500 annually (for 2013, at a fixed rate of 6.8% and 1.0% origination fee).

**Federal Graduate PLUS Loans for Law Students**

Law students with an absence of bad credit may be eligible for these loans. Many law students are choosing Graduate PLUS instead of private loans to cover their remaining financial need beyond the $20,500 up to cost of attendance available through the Federal Direct Loan. For 2013, the interest rate is fixed at 7.9% with a 4% origination fee.

**Private Loans**

Credit is an important factor in securing private loans. Interest rates, fees, and terms of repayment vary significantly. Beware of direct marketing from private lenders. It is possible to finance your legal education entirely through Federal Stafford and Direct Loans along with Graduate PLUS Loans, which are regulated by the federal government and typically have lower interest rates.
Grants and Scholarships

Grants and scholarships are offered by law schools based upon criteria set by the school, which can include academic merit, financial need, ethnicity, specific talents, residency or other qualifications. Check with each law school early in the application process for more information.

Earnings

The American Bar Association sets limits on the number of hours a first-year law student can work per week. After first year, many law students obtain summer employment and part-time employment during the school year. This can help reduce the amount of money borrowed.

Merit Scholarships

Because of the competition among law schools for high quality students, many law schools offer merit scholarships in the range of a few thousand dollars to full tuition plus housing.

Other Scholarships

If a student is willing to do some real research and leg work, she can sometimes find special scholarship funds which few people know about. Think about the following sources and decide if any are appropriate for you.

1. Local bar associations
2. Fraternal, religious, and social organizations (business and professional women's clubs, etc.)
3. State groups and agencies
4. Veteran's organizations
5. Social fraternities and sororities
6. Children and/or employees of certain companies or unions

Foundation Grants to Individuals
The Foundation Center (15th ed. 2006)
New York, New York
http://www.fdncenter.org

Funds Available for Women

There are also special funds available for women entering law school.

American Association of University Women (AAUW)
Educational Foundation
1111 16th Street NW
Washington, D.C. 20036
(202)728-7602
http://www.aauw.org/ef
Funds Available for Minority Applicants

Listed below are a number of financial aid sources available to minority students.

ABA Legal Opportunity Scholarship Fund
(312)988-5415
armsteadc@staff.abanet.org
http://www.abanet.org/fje/losfpage.html

Council on Legal Education Opportunity
740 15th Street, NW, 9th Floor
Washington, DC 20005
cleo@abanet.org
http://www.cleoscholars.com

MALDEF Law School Scholarship Program
634 Spring Street, 11th Floor
Los Angeles, CA 90014
(213)629-2572
http://maldef.org/leadership/scholarships/law_school_scholarship_program/

American Indian Law Center, Inc.
P.O. Box 4456 Station A
1117 Stanford, N.E.
Albuquerque, NM 87196
(505)277-5462
ailcmail@law.unm.edu
http://ailc-inc.org/index.htm

American Indian Graduate Center
4250 Montgomery Boulevard NE, Suite 1B
Albuquerque, NM 87109
1-800-628-1920
http://www.aigcs.org

Regents Professional Opportunity Scholarship Program
The University of the State of New York, The State Education Department
Office of K-16 Initiatives and Access Programs
Scholarships and Grants Administration Unit
Room 1078 Education Building Addition
Albany, NY 12234
(518)486-1319
http://www.highered.nysed.gov/kiap/scholarships/pos.htm
[for residents of New York State who will attend law school in New York State and who are Black, Hispanic, Native American, or Alaskan Native and/or are/were part of a State-sponsored opportunity program (such as HEOP) while in college]
Bureau of Indian Education
Office of Indian Education Programs
1849 C Street NW, MS-3512 MIB
Washington, DC 20240-0001
http://www.bie.edu/home

Graduate and Professional School Opportunities for Minority Students
Educational Testing Service
Princeton, New Jersey
http://www.ets.org

The Big Book of Minority Opportunities: Directory of Special Programs for Minority Group Members
Willis L. Johnson
Garrett Park Press
Garrett Park, Maryland

Earl Warren Legal Training Program
Suite 2030
99 Hudson Street, Suite 1600
New York, NY 10013
http://www.naacpldf.org/content.aspx?article=41

Puerto Rican Legal Defense and Education Fund (PRLDEF)
99 Hudson Street, 14th Floor
New York, NY 10013-2815
1-800-328-2322
http://www.prldef.org

Access Group: http://www.accessgroup.org/

NAPLA: http://napla.org/NAPLAFinancialAid.htm
Resources

ABA-LSAC Official Guide to US Law Schools
The NAPLA/SAPLA Book of Law School Lists
http://www.bu.edu/cas/pdfs/undergraduate/LSAT.pdf
Boston College On-Line Law Locator:
http://www.bc.edu/offices/careers/gradschool/law/lawlocator.html
The Boston College Part-Time Law Locator:
http://www.bc.edu/offices/careers/gradschool/law/parttime.html
Law Careers: http://www.abanet.org/careercounsel/prelaw/
Directory of Public Interest and Pro Bono Programs:
http://www.abanet.org/legalservices/probono/lawschools/
National Association of Law Students with Disabilities
http://www.nalswd.org/resources

Bibliography

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