1. Complete the Free Application for Federal Student Aid (FAFSA) electronically at www.fafsa.ed.gov. Albany Law School’s Title IV code is: G02886. You will need to create an FSA login. The FAFSA for the upcoming academic year is now available as early as October 1.

2. Go to www.studentloans.gov to complete the following three steps. (You will need your FSA login.)
   - Complete mandatory entrance counseling. (Be sure to indicate that you are a graduate student.)
   - Complete the Stafford (listed as subsidized/unsubsidized on the website) Master Promissory Note (MPN).
   - Complete the Grad PLUS Master Promissory Note. (Please note that going to “Apply for a Direct PLUS Loan” is not sufficient. You must also sign the MPN.) Be sure after signing each MPN to hit the “submit” button or we will not receive your information. No loans will be disbursed on your account until all of these steps have been successfully completed.
**ONLY FOR J.D. STUDENTS**

**MERIT SCHOLARSHIPS**
- Awarded by the Admissions Committee based on the strength of admissions application. (No separate scholarship application required.)
- Award is prorated for those who elect the four-year program.
- Class rank may be required for renewal.
- Half of the annual amount is credited toward the tuition bill each semester for up to six full-time (or eight part-time) semesters. Note: A third of the annual amount is credited toward the tuition bill each semester for students in the accelerated (two-year) J.D. program.

**SUNY LEGAL FELLOWSHIP**
- Awarded to SUNY students who are accepted for admission to Albany Law School’s program for Fall 2019. Awards are $18,000 annually. SUNY students who qualify for higher merit-based scholarships will receive the higher amount in place of the SUNY Legal Fellowship.
- Award is prorated for those who elect the four-year program.
- Good academic standing is required for renewal.
- Half of the annual amount is credited toward the tuition bill each semester for up to six full-time (or eight part-time) semesters. Note: A third of the annual amount is credited toward the tuition bill each semester for students in the accelerated (two-year) J.D. program.

**FELLOWSHIPS**
There are numerous fellowships available to students with a variety of stipend levels and time commitments.

For example, the President’s International Law Fellowship offers the student a stipend and an automatic international placement; the The Edgar and Margaret Sandman Fellowship is awarded to a second-year student who, with a stipend, spends a full year at the Government Law Center conducting research which culminates in authorship of a major study and development of a statewide forum.

**FEDERAL STAFFORD LOAN PROGRAM**
- Annual maximum is $20,500.
- Aggregate maximum is $138,500, including undergraduate debt.
- Interest rate for 2018-19 is fixed at 6.6%. New rates are set each academic year.
- Six-month grace period.
- Interest may be paid quarterly or capitalized (added to the principal).
- Currently has an origination fee of 1.066% (subject to change in the future).

**FEDERAL WORK STUDY PROGRAM**
- Participants are paid at a competitive hourly rate.
- First-year students with a 2.5 GPA or better at the end of their first semester may work up to 10 hours per week second semester.
- Upperclass students may work up to 20 hours per week while school is in session.
- Participants may work up to 40 hours per week during the summer and breaks.
- Available positions are advertised on our on-line job database, AlbanyLaw Link. Access to AlbanyLaw Link is provided to students upon registration.

**FEDERAL GRAD PLUS LOAN PROGRAM**
- Maximum eligibility is equal to the Cost of Attendance less other aid.
- Approval is based on satisfactory credit review.
- Interest rate for 2018-19 is fixed at 7.6%. New rates are set each academic year.
- Currently has an origination fee of 4.2647% (subject to change in the future).

**PRIVATE LOANS**
For students studying less than half-time or who would prefer a private loan over federal loans, there are many lenders offering private education loans. You are free to choose whichever lender you wish. We have a small lender list, built on prior student selections at www.elmselect.com.

* Please note, private loans cannot be taken in addition to federal loans if you have already maxed out your aid. Private loans also have to fit within the cost of attendance.

**ALBANY LAW LOAN REPAYMENT ASSISTANCE PROGRAM (LRAP)**
- Open to Albany Law J.D. graduates from the three most recent graduating classes who are working full-time in a qualified public interest or government law position.
- Qualified graduates can apply for forgivable loans of up to $10,000 per year for a maximum of three years.
For additional details, visit www.albanylaw.edu/finaid.

**ALBANY LAW APPRECIATES THE SIGNIFICANT FINANCIAL COMMITMENT STUDENTS MAKE, AND WE WORK WITH ALL STUDENTS TO DEVELOP A FISCAL STRATEGY TO REALIZE THEIR GOALS.**