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.

SUNY LEGAL FELLOWSHIP
• Awarded to SUNY students who are accepted for admission to Albany Law School’s program for Fall 2020. Awards are $20,000 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.

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 following stipend levels and time commitments.

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.

FEDERAL STAFFORD LOAN PROGRAM
• Annual maximum is $20,500.
• Aggregate maximum is $138,500, including undergraduate debt.
• Interest rate for 2019-20 is fixed at 6.08%. New rates are set each academic year.
• Half of the annual amount is credited toward the tuition bill each semester for up to six full-time (or eight part-time) semesters.
• Six-month grace period.
• Interest may be paid quarterly or capitalized (added to the principal).
• Currently has an origination fee of 1.059% (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.
• Upper-class 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 break.
• Availability is 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.
• Six-month grace period.
• Interest rate for 2019-20 is fixed at 7.08%. New rates are set each academic year.
• Currently has an origination fee of 4.236% (subject to change in the future).

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