**SUNY LEGAL FELLOWSHIP**

- **Merit Scholarships Ranging from $5,000 to Full Tuition.**
- More than 75% of 2019 first-year students received merit scholarships ranging from $5,000 to full tuition.

**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.**
- **Participants may enroll in the 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.**

**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 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).**

**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.elsselect.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.

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

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**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 President’s International Law Fellowship.
- 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.
- 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.
- 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.

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**PLEASE BEGIN THE FINANCIAL AID PROCESS AS SOON AS POSSIBLE AFTER COMPLETING YOUR APPLICATION.**

1. Complete the Free Application for Federal Student Aid (FAFSA) electronically at www.fafsa.ed.gov. Albany Law School’s Title IV code is: 02886. 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.

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**ALBANY LAW AWARDS $5 MILLION IN MERIT SCHOLARSHIPS EVERY YEAR, MORE THAN 75% OF 2019 FIRST-YEAR STUDENTS RECEIVED MERIT SCHOLARSHIPS RANGING FROM $5,000 TO FULL TUITION.**