

THE FINANCIAL AID PROGRAM AT ALBANY LAW SCHOOL

SCHOLARSHIPS, LOANS & FEDERAL ASSISTANCE FOR J.D. STUDENTS

MERIT SCHOLARSHIPS

- ▶ Awarded by the Admissions Committee based on the strength of admissions application. (No separate scholarship application required.)
- ▶ This award is automatically renewed as long as the student remains in good standing.

SUNY LEGAL FELLOWSHIP (ONLY FOR JD STUDENTS)

- ▶ All graduates awarded a Bachelor's degree from any SUNY Institution that enroll at Albany Law School are guaranteed a scholarship through our SUNY Legal Fellowship, as long as they submit their completed application by April 15.
- ▶ For students entering in 2026, the guaranteed minimum scholarship award is \$20,000 per academic year. This award is guaranteed for up to three years of study at Albany Law School and is automatically renewed as long as the student remains in good standing.
- ▶ Every applicant is automatically considered for all available merit-based scholarship awards at the time of their acceptance. Any SUNY graduate that qualifies for a larger merit award will receive that award in place of the SUNY Legal Fellowship.

FELLOWSHIPS

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

For example, 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

- ▶ Starting in 2026-27, the annual maximum is \$20,500 for graduate students and \$50,000 for professional (JD) students.
- ▶ Interest rate for 2025-26 is fixed at 7.94%. New rates are set each academic year.
- ▶ Six-month grace period.
- ▶ Subject to proration for less than full-time status.
- ▶ Currently has an origination fee of 1.057% (subject to change in the future).

PRIVATE LOANS

There are many lenders offering private education loans. You are free to choose whichever lender you wish. Please apply directly on the lender's website. Maximum eligibility is equal to the Cost Of Attendance minus other aid.

You can view a list of lenders historically used by our students at www.elmselect.com.

FEDERAL WORK STUDY PROGRAM

- ▶ Participants are paid at a competitive hourly rate.
- ▶ Upperclass students may work up to 20 hours per week while school is in session. 1L students may work up to 10 hours per week.
- ▶ 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.



Albany Law

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 studentaid.gov/h/apply-for-aid/fafsa. Albany Law School's Title IV code is: Go2886. You will need to create an FSA login.

2 Go to studentaid.gov to complete the following three steps. (You will need your FSA login.)

- ▶ Complete the mandatory Loan Entrance Counseling (be sure to indicate that you are a graduate student)
- ▶ Complete the Unsubsidized Stafford Loan Master Promissory Note (MPN)
- ▶ No loans will be disbursed to your account until all of these steps have been successfully completed. You do NOT need to wait for an offer letter to complete these items.

3 Apply for a Private Loan with the Lender of your choice.

MORE THAN 80% OF ENTERING CLASS OF 2025 RECEIVED SCHOLARSHIPS, UP TO FULL TUITION

TOTAL OFFERED: OVER \$7 MILLION TO ENTERING CLASS OF 2025, OVER \$19 MILLION TO ALL STUDENTS

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 albanylaw.edu/applications-admissions/financial-aid.

Albany Law appreciates the significant financial commitment students make, and we work with all students to develop a fiscal strategy to realize their goals.



CONTACT INFORMATION

Andrea Wedler, *Director of Financial Aid*
Office of Financial Aid

518-445-2388

awedl@albanylaw.edu

albanylaw.edu/admissions/financial-aid

Updated February 2026