



Yale Law School Office of Financial Aid

2025-2026 Attachment to Incoming Student Financial Aid Offer Letter

For the 2025-2026 academic year, we are pleased to offer you a three-part financial aid package consisting of:

- academic-year assistance;
- the opportunity to participate in our Summer Public Interest Fellowship program (SPIF);
- the opportunity to participate in the Career Options Assistance Program (COAP), our post-graduate loan forgiveness program.

Academic Year Assistance:

Please note that the loan amounts are based on our estimated budget. You are not required to take out this amount in loans, however if you accept the Yale Law Scholarship you will be required to also borrow a loan in the amount of \$20,500 (the amount of the Federal Direct Unsubsidized Loan). We encourage you to think carefully about your expenses and only apply for the amount of loans that you will need.

We have included your loan origination fees in the financial aid award but excluded those fees from your need-based aid calculation. These fees were calculated at their present rate at the time of our aid award review but are subject to change.

If have not already been scheduled for the maximum Federal Direct Unsubsidized Loan, you may be able to borrow up to \$20,500 to replace certain resources or replace any of your budget not already covered by other scholarships or loans. If you need student loans in addition to this \$20,500, you may apply for a Federal Direct Graduate PLUS Loan.

If you have been awarded a Yale Law Scholarship, and plan to accept Yale University's health insurance, your Scholarship includes the cost of the health insurance for the 2025-2026 academic year. If you waive the health insurance at a later date, the Yale Law Scholarship or Stipend will be adjusted downward accordingly. You must notify the financial aid office by June 15, 2025, if you plan to waive the health insurance.

Academic Year financial aid funds are conditional upon you carrying the minimum credits required by Yale Law School and maintaining satisfactory academic progress.

Summer Public Interest Fellowships (SPIF):

Yale Law School supports one of the most expansive programs of summer public interest work in the law school world. In the summer of 2024, we provided fellowships for over 130 students to work in government and non-profit organizations across the United States and around the world.

Eligibility for SPIF is based on financial need. Students who are receiving financial aid grants from the Law School are automatically eligible for summer funding in the form of grants. Students who are not eligible or have chosen not to apply for aid may also be eligible on a case-by-case basis. Students may receive SPIF grants for two summers.

The SPIF application will be due in February 2026. For more information about SPIF, eligible jobs, and application procedures, please see the [SPIF website](#).

Career Options Assistance Program (COAP):

Yale Law School has one of the most distinctive, generous, and flexible loan forgiveness programs available: the Career Options Assistance Program (COAP). The goal of COAP is to ensure that law school debt does not dictate our graduates' career choices. It functions, in effect, as a "back-end scholarship": The Law School provides assistance to graduates based on their financial situation after graduation. In 2023, Yale Law School provided over \$3.7 million in loan payments through COAP. It is also remarkably flexible; unlike many schools' loan forgiveness programs, employed graduates are eligible for COAP depending only on their income. For more information about COAP, please see the [COAP website](#) or the [COAP Policy and Procedure Manual for Students Admitted post 9/1/11](#).

Next Steps:

Our website includes detailed instructions on [completing the financial aid application](#) process and accepting your aid offer. You may also reference this same information in our [JD Financial Aid Handbook](#) on our [Forms](#) page.

Please note that the deadline for submitting any pending required documents (described in the instructions) is **May 15, 2025**. Feel free to contact us if you have any questions.

Your financial aid proceeds will be posted to your student account ten days before the semester begins, if you have submitted the required documents and completed an online Master Promissory Note and Entrance Interview for your loans via the Student Information System (SIS). *Students are eligible to request a credit refund in excess of tuition and required fees and the funds are generally available 10 days before the semester begins.* Additional billing and payment information is available on the [Student Financial and Administrative Services website](#).

For more information about Yale Law School's complete Financial Aid Policies, please visit our [website](#).

Please visit [AccessLex Law School Scholarship Databank](#) for a comprehensive list of scholarship opportunities and writing competitions and our outside scholarship [resource page](#) for more information on our outside scholarship policies. Please note, outside scholarship reduce loans dollar-for-dollar.

Have an enjoyable summer. We look forward to seeing you soon and to helping you throughout your years at Yale Law School.