

Increased Financial Aid for AY2020-21

Why is Yale Law School offering additional financial support?

YLS recognizes that the COVID-19 pandemic has created significant financial stress for many students, especially for those with a higher level of financial need. In order to support our students in this time of increased uncertainty, the Law School will increase its financial support for all students on financial aid for the 2020-21 academic year.

Who is eligible for an increased scholarship of \$2,500?

All students who submitted a FFAST application for the 2020-21 academic year and have demonstrated financial need are eligible. You are eligible for the increased scholarship of \$2,500 as long as you are receiving need-based loans, even if you are not a recipient of Yale Law Scholarship or Stipend, or a Yellow Ribbon Scholarship.

Why has Yale Law School chosen to increase its support by \$2,500 for all students with demonstrated financial need?

This is the amount of the minimum student contribution for all incoming students, as well as the amount of the student contribution for those rising 2L and 3L students who choose not to work during the summer. It reflects an assessment by the Law School of a reasonable amount that we ask students to contribute to their educational expenses. However, due to the COVID-19 pandemic, we recognize that students are less likely to be able to contribute this amount and we have made an adjustment accordingly for all students with demonstrated financial need.

Who is also eligible for an increased scholarship of \$1,500 (for a total of \$4,000)?

All students who submitted a FFAST application for the 2020-21 academic year and have demonstrated financial need are eligible if they are receiving a Yale Law Scholarship or Stipend, or a Yellow Ribbon Scholarship.

Why has Yale Law School chosen to increase its support by an additional \$1,500 for students receiving scholarship or stipend?

The cost of living was increased by \$1,419 and fees were increased by \$75 (for a total of \$1,494) from the 2019-20 academic year to the 2020-21 academic year. The \$1,500 increase in scholarship is intended to ensure that during this time of increased financial stress due to COVID-19, our higher need students are able to cover the entirety of this increase with scholarship rather than loans.

How will the additional scholarship be awarded?

If you have a student contribution, it will be reduced by \$2,500 or \$4,000, and Yale Law Scholarship or Stipend will be increased by the appropriate amount. If your student contribution is zero, we will increase your cost of attendance budget by \$2,500 or \$4,000 and award additional scholarship.

When will the additional scholarship be awarded?

The additional support is for the 2020-21 academic year. However, to provide students with maximal flexibility in terms of how to utilize the funds, they will be disbursed to your account at the start of the Fall semester. If you received your financial aid award before this announcement was made, your award will be adjusted to reflect the additional scholarship amount.

COVID-19 Hardship During the Academic Year

If I am experiencing financial hardship during the academic year due to COVID-19, or for any other reason, what should I do?

To apply for additional support for a documented COVID-19 related expense, please apply through the YLS Safety Net Fund. This fund provides support for unanticipated financial hardships, including those related to COVID-19. Through Safety Net, we are able to provide support for a wide range of unexpected expenses related to COVID-19. We encourage you to reach out as early as possible, even if you have only partial information or a potential future request. The Financial Aid Office will work closely with you to understand the relevant details, and ensure that you have provided the necessary documentation (receipts, itemized statements, estimates, or other documents). The request will be evaluated by a committee consisting of Dean Joseph Crosby, Dean Miriam Ingber, and Jaqueline Outlaw, Financial Aid Director. All requests are reviewed and resolved as quickly as possible. All information provided is treated as strictly confidential and is not shared outside of the committee and the Financial Aid Office.

All details about how to apply can be found on the [Safety Net website](#).

If I am receiving additional support for documented COVID-19 related expenses will my eligibility for additional scholarship be impacted?

Additional support for a documented COVID-19 has no impact on your eligibility for the additional scholarship amount.

SPIF & Summer Employment Income

How is SPIF affected by COVID-19?

Yale Law School is fully committed to the SPIF program during the summer of 2020 for 1L and 2L students despite the disruptions caused by COVID-19. We are aware that some employers have reduced hours or the numbers of weeks worked because of COVID-19. The Financial Aid Office is basing SPIF awards on pre-COVID-19 plans, and will not decrease awards as a result of any changes made by your employer due to COVID-19.

How is summer employment income affected by COVID-19?

We recognize that some employers have altered schedules to reduce hours or the number of weeks worked because of COVID-19. If you are earning an income this summer, your student contribution for next year will be based on your actual income, even if it is lower than what you expected to earn prior to COVID-19.

If I am experiencing financial hardship during the summer due to COVID-19, or for any other reason, what should I do?

The Financial Aid Office is unable to provide financial aid (either loans or scholarship) outside of the academic year. However, if you experience unexpected expenses during the summer related to COVID-19 you can submit a request for emergency funding through the [YLS Safety Net Fund](#).

In addition, if you are earning income during the summer, those unexpected expenses can be taken into account when your student contribution is being calculated for next year. Please note that you can always update the information provided on your FFAST application to let the Financial Aid Office know of a change in circumstances—including any unexpected expenses due to COVID-19—by emailing the Financial Aid Office.

What if I earn income from a secondary employer during the summer?

For the summer of 2020, due to COVID-19, we have temporarily changed our policy related to earnings from secondary employment. For students receiving SPIF, we will not reduce your SPIF stipend if you earn money through secondary employment (e.g., an RA position, part-time work at a clinic). For students working at a firm or another private sector employer, we will not take into account any income you earn through secondary employment when calculating your student contribution.

Post-Graduation

How are bar loans affected by COVID-19?

We recognize that many bar examinations have been delayed. We have confirmed with the private lenders who provide bar loans that these loans will still be available to help bridge the gap between graduation and the start of post-graduate employment. In order for the loan to be COAP eligible, students interested in a bar loan needed to apply before the end of the academic term. Given the uncertainty caused by COVID-19 this year, we are lifting the \$10,000 maximum COAP eligibility for the bar loan. The entire amount of any bar loan taken out this year will be COAP eligible.

What if I am a COAP participant and I become unemployed?

If you are a COAP participant and you have become unemployed due to COVID-19, the Law School will allow up to three one-month extensions of the standard three month unemployment benefit (for a total of six months maximum). To receive the additional award, the participant must be enrolled in COAP at the time they become unemployed; have loans that are in repayment; and must submit an unemployment form confirming that they are unemployed due to COVID-19 and actively seeking employment each month (for up to three months). If the participant is approved for an additional award, the loan payment will be made directly to the Student Loan Office at Yale University.

Other Financial Questions

When was tuition and cost of attendance set for the 2020-21 academic year?

Tuition and cost of attendance are set in January when the Law School is required to submit its budget to the University. This year, the University approved the proposed tuition and cost of attendance figures in February and we then posted those amounts to the Financial Aid website.

What are the major revenues and expenses that make up the Law School's budget? How have those been affected by COVID-19?

The Law School's revenue is funded by the endowment (>60%), tuition (<25%), and other sources including donations (~15%). These revenues are divided between restricted and unrestricted funding. The former must be used for specific purposes determined by the donor and are therefore difficult to redirect, while the latter can be used for any purpose. Approximately 85% of the budget is spent on salaries and benefits, university assessments, and building-related expenses.

There have been some savings due to COVID-19, for example in the areas of food costs and travel expenses. A significant portion of these savings come from restricted funds and cannot be reallocated. There have also been substantial additional costs due to COVID-19, including due to increased cleaning expenses, equipment for faculty and staff, and accelerated capital expenditures to upgrade and modify classroom technology and design. These increased costs far exceed the cost savings.

What does the University Administrative & Activities Fee pay for?

For the 2019-20 academic year, tuition bills included \$2,250 as a University Administrative & Activities Fee. This amount paid for a portion of the ~\$3,100 in fees that the Law School is required to pay the University for services provided by the University to students. The Law School is assessed three separate amounts for each student: Information Technology Services (\$488), Yale Health Basic Health Student Assessment (\$1,617), and the Student-Focused Activities Cost Pool (covering, for example, Student Financial and Administrative Services) (\$1,003). The University Administrative & Activities Fee does not fund any activities or events at the Law School.