ATTENTION 1Ls & 2Ls - Thinking of doing a SPIF funded summer? An email with detailed instructions and the application process will be sent to all 1Ls and 2Ls on Monday, November 4. If you missed the Financing Your PI Summer Information Session on Monday, 10/28, click here for the recorded session. If you have any questions regarding student or employer SPIF eligibility, please speak with Christine Nolan in the Financial Aid Office. Christine can be contacted via email at christine.nolan@yale.edu or by phone at (203) 432-3989.

November Financial Wellness Webinars & Workshops:
- MAX Webinars:
  - Your Employment Options, Your Money, November 4, 12:10-1:10pm
    Whether you accept a position in public service or big law, plan to open your own practice, or follow any other professional path, there is more to know than just your starting salary. This workshop provides a financial analysis of various legal professions and helps you understand the financial impact of your employment decision—including pay, benefits, taxation, cost of living and more. Click here to register.
  - Evaluating Investment Options, November 6, 8:00-9:00pm
    Stocks, bonds and mutual funds are common investments used to create a diverse portfolio. Ever wonder how they work or how most investors utilize them? In this session, you will learn about the importance of diversification in your strategy and walk away knowing about the different types of investments you can use to pursue your short- and long-term goals. Click here to register.
  - Making Big Purchases Fit Your Big Picture, November 7, 2:00-3:00pm
    Whether it’s a trip, wedding, car, or home, big purchases take planning. In this workshop, you’ll learn whether, when and how to make them. Click here to register.
  - The Investing Process, November 7, 8:00-9:00pm
    Most people know investing plays an important role in our financial lives, but where do you start? This session will introduce the six steps to smart investing—defining your style, identifying funding sources, setting your strategy, choosing the right accounts, building your portfolio and tracking your progress. Leave with practical first steps for kicking off your investing journey after graduation and as you begin your career. Click here to register.
• **Workshop:**
  - **Insurance Planning, Tuesday, November 19, 12:10–1:10pm, Baker Hall, Room 116.** Have you ever wondered whether or not you need insurance? With so many types, it can be tough to figure out which ones are necessary and which are not. Join John Caserta, Chartered Financial Consultant and Yale alum, for a discussion on all things insurance! Lunch will be provided. RSVP required. [Click here to register.](#)

• **MAX by AccessLex Scholarship & Prizes**
  - KUDOs to all YLS participants, and a big congrats to the three students who recently won a $25 Amazon gift card! To date, we have more than 175 students (apx. 28% of student body) enrolled in the MAX program. This is, by far, the most participation we’ve had in our financial literacy programs to date! Just a friendly reminder that when you participate in any MAX event – in-person workshop, webinar, MAX financial education module, or complete a survey, you are automatically entered into their scholarship & prize drawing. To register for the MAX program, click [here](#).
    - **December 1, 2019 Drawing** – Two 1Ls, Two 2Ls, and Two 3Ls will receive a $5,000 Scholarship
    - **March 1, 2020 Drawing** – Two 1Ls, Two 2Ls, and Two 3Ls will receive a $5,000 Scholarship
    - **May 1, 2020 Drawing** – One 1L, One 2L and One 3L will receive $40,000. For the 1L and 2L winners, the scholarship will be applied to their 2019-2020 law school tuition; for the 3L winner, a student loan repayment award will be applied to the student’s outstanding loan balance.

• **Outside Scholarship Opportunities:**
  - **Don H. Liu Scholars Program** will award $15,000.00, provide access to prominent mentors, and assist in securing summer internships to three qualified scholars. The program is named after Don H. Liu, Executive Vice President, Chief Legal Officer and General Counsel of Target Corporation. To be eligible, applicants must be a U.S. Citizen or permanent resident of Asian descent and be enrolled full-time as a 1L in a law school in CT. **The deadline is November 1, 2019, 11:59pm.** Details and more information about the Program can be found on their website – [http://www.donhliuscholars.org/](http://www.donhliuscholars.org/).

• **Send back unused loan funds and save on interest accrual.** November is a good time to take stock if you have the ability to return any unused loan funds. If loan funds are returned within 120 days from disbursement, there is no interest or fee charges on that portion of the loan. Returning the loan is easy - simply put the excess funds back on your student account via Ebill/Epay (or visit one of the cashiers at 246 Church Street) and
then send our office an email (financialaid.law@yale.edu) authorizing us to return the exact dollar amount of the Grad PLUS, Direct Unsubsidized or Yale Loan. We will return/cancel the loan on your behalf.

- **Did you miss our last two workshops, but are interested in the topic of discussion?** If so, click on the links below to view the video recordings.
  - October 17th (Basics of Investments, Presented by John Caserta)
    [https://yalelaw.hosted.panopto.com/Panopto/Pages/Viewer.aspx?id=aa62f3c1-363e-4f05-b9fd-aae6014828c3](https://yalelaw.hosted.panopto.com/Panopto/Pages/Viewer.aspx?id=aa62f3c1-363e-4f05-b9fd-aae6014828c3)
  - October 29th (Importance of Credit to Law Students - MAX Workshop, Presented by Ashley Norwood)
    [https://yalelaw.hosted.panopto.com/Panopto/Pages/Viewer.aspx?id=97d4759b-3820-41a3-a76f-aaf0010ca024](https://yalelaw.hosted.panopto.com/Panopto/Pages/Viewer.aspx?id=97d4759b-3820-41a3-a76f-aaf0010ca024)

The Financial Aid Office door is open between 9:00 a.m. – 4:30 p.m., Monday - Friday. Do not hesitate to stop in with questions, suggestions and/or concerns or email us at financialaid.law@yale.edu. Walk-ins are welcome!