Welcome (back) to the Law School! As the Fall semester progresses, we want to remind you that we are always available to discuss anything related to financial aid or other financial support. We understand that each student's situation is unique, so please feel free to meet with us to address any questions or concerns you may have.

Our office is located in M13, and we are open from 9:00 AM to 4:30 PM every weekday. **We gladly** welcome walk-in visits, scheduled in-person, or Zoom appointments. Please schedule an appointment here.

For those who are new to YLS, please be aware that we send a monthly newsletter containing important reminders, updates, deadlines, and other information. Please take a few minutes to read it.

We look forward to supporting you throughout the academic year.

Contents in Brief. See below for full information.

Ways We Communicate; Financial Aid Office Hours; Fall Credit Refunds; Laptop, Professional Clothing, and Clerkship Interview Travel Loan; Safety Net Funding for Financial Emergencies; The MAX Program; Financial Aid 2024-2025 Calendar; Fall Semester Financial Wellness Programming



## reminders

Ways We Communicate Financial Aid Office Hours Fall Credit Refunds



policy updates & information

Laptop, Professional Clothing, and Clerkship Interview Travel Loans Safety Net Funding for Financial Emergencies



# programs

The MAX Program



# deadlines

Financial Aid 2024-2025 Calendar



# events

Fall Semester Financial Wellness Programming









**Reminders** 

#### **Ways We Communicate**

Throughout the year, the Financial Aid Office will communicate with you through monthly newsletters, financial wellness workshops, periodic emails, and our website. We encourage you to take the time to read the information we send out and to reach out to us with *any* questions.

#### **Financial Aid Office Hours**

We welcome walk-in visits, scheduled in-person meetings, or Zoom appointments Monday through Friday, 9:00 AM to 4:00 PM. Please schedule an appointment <a href="https://example.com/here">here</a>.

#### **Fall Semester Credit Refunds**

If you are expecting a credit refund, please be sure you have satisfied all financial aid requirements, completed the Credit Refund Form, and provided U.S. bank account information. These requirements can be found on your <u>Yale Hub</u> on SIS account.



## **Policy Updates and Information**

#### **Laptop/Technology Loan**

If you purchased a new computer over the summer, you can take advantage of our technology loan (up to \$3,000) which allows additional COAP-eligible borrowing to reimburse you for the expense.

If you need a new laptop and would prefer not to pay for it upfront, it is not too late to <u>purchase a laptop</u> through Yale Law School's IT department. Simply request the laptop through IT, complete the necessary forms, and IT will order the laptop and charge the expense to your student account. If you apply for a loan to cover the cost, the loan will be processed and applied directly to your student account to cover the charge.

#### **Suit/Professional Clothing Loan**

If you have purchased, or plan to purchase, professional clothing for interviews, you can submit your receipts (up to \$500) to receive reimbursement through a COAP-eligible loan.

#### **Clerkship Interview Travel Loan**

If you are a 2L or 3L and you incurred costs for travel related to clerkship interviews, you can be reimbursed with a COAP-eligible loan (up to a maximum of \$2,000 during your enrollment).

For any of the above loans, receipts should be submitted along with a 2024-2025 Budget Revision Form.

#### **Safety Net Funding for Financial Emergencies**

We are very pleased that current students have access to the <u>Yale Law School Safety Net</u>, which is primarily intended to assist law students who face unanticipated, unforeseen, and unavoidable financial hardship that would hinder their academic progress. Priority is given to students with a high level of financial need. Approved awards are disbursed directly to the student's SIS account, and a refund request can be completed to move the funds to the student's U.S. bank account.

Safety Net is intended primarily for emergency circumstances. In general, Safety Net does not cover recurring expenses (e.g., monthly utility payments), instead, it is intended for students who cannot reasonably resolve an immediate financial burden. Examples of eligible expenses include emergency medical or dental expenses, costs related to property lost or damaged due to theft or accident, travel costs due to unexpected crisis, serious illness or death of immediate family member; emergency car expenses related to theft or damage. Examples of expenses generally not covered by Safety Net include car maintenance and repairs, expenses incurred by or for non-dependent family members, laptop and professional clothing purchases, moving expenses, double rent or veterinary bills.



### **Programs**

#### **The MAX Program**

It's time to set up your MAX by AccessLex® account on the student <u>portal</u>, Ask Edna! - the Education Network at AccessLex. MAX is a free personal finance program exclusively designed for law students by nonprofit AccessLex Institute. It offers courses on everything from building your law school budget to funding your bar exam to personal tax strategy, as well as live events and financial coaching from a team of Accredited Financial Counselors®.

Completing course lessons and attending MAX events will gain entries toward the annual MAX scholarship drawings, where you can win up to \$40,000 toward law school tuition. The program awards nearly \$350,000 in scholarships to law students each year!



#### **Deadlines**

#### Financial Aid 2024-2025 Calendar

Below is a list of some of the major deadlines for the 2024-2025 academic year. In order for us to help you, it is very important that you meet all financial aid funding deadlines. If you know that you may be

unable to meet a particular deadline, please contact the financial aid office in advance to make arrangements.

ALL	Nov 30	Spring Term bill due
1Ls/2Ls	Feb 1	SPIF Part 1 Application due
3Ls	Feb - May	Individual Loan Repayment Counseling
1Ls/2Ls	Mar 15	SPIF Part 2 Applications due
3Ls	Mar 15	Submit Term-Time Income for Yale and Non-Yale Employment
1Ls/2Ls	Apr15	FAFSA and FAAST 2025-2026 applications due
3Ls	May 15	Bar loans must be approved by lender to be COAP-eligible
1Ls/2Ls	June 15	Notification and Confirmation form for 2025-2026 academic year due



#### **Events**

## Fall 2024 Financial Wellness Programming

# Monday, October 7, 12:10-1:10PM: Socially Responsible Investing: Investing to Reflect Your Values Wondering what impact your portfolio has on society? Are your investments sustainable and responsible?

Want to make more socially conscious investment decisions? How does being socially responsible impact performance? Join John Caserta, Chartered Financial Consultant and Yale College Alum, for an in-depth discussion on sustainable and responsible investing (SRI). Learn about the different types of SRI – including ethical, green, program, green investing and more – and how to construct portfolios based on your principles. Presenter, John Caserta. Chartered Financial Consultant, Caserta & de Jongh, LLC. Lunch will be provided for registered attendees. Register here.

### Fall 2024 Financial Wellness Webinars sponsored by AccessLex

<u>Date</u>	Time (ET)	Time (CT)	Time (MT)	Time (PT)	Register Here
Thursday, October 3	3:00PM	2:00PM	1:00PM	12:00PM	Building Your Law School Budget
<u>Tuesday, November</u> <u>05</u>	12:00PM	11:00AM	10:00AM	9:00AM	Building Your Law School Budget

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Please do not hesitate to reach out to us at any time during the year with questions, suggestions, or concerns related to financial aid by emailing financialaid.law@yale.edu or scheduling an appointment.

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