Students who are neither citizens nor permanent residents of the United States are eligible to apply for the Yale Graduate & Professional International Loan (YGPI) to meet their educational expenses. Canadians are expected to first utilize their Provincial Loan program before applying for a Yale Loan.

The YGPI loan is available through Yale University. The interest rate for 2020-2021 is 7.75% fixed for the life of the loan. There is a 5% origination fee that will be deducted from the proceeds of the loan. No co-signer is required and no payments are due until 6 months after graduation or when a student ceases to be enrolled at least half time.

To apply for a YGPI loan a student must:

- Complete the Certification for YGPI Loan, the Self Certification Form and the Educational Purpose form and return them to the Yale Law School Financial Aid Office (fax: 203) 436-9771 or emailed to financialaid.law@yale.edu.

- Shortly after your arrival on campus, additional paperwork including the promissory note(s) and Truth in Lending Statement (TILA) should be available for you to sign at the Financial Aid Office and online via your SIS account. Loan funds will not be disbursed until you have signed and completed this paperwork. You can review your account on the electronic Student Information System (SIS) at www.yale.edu/sis/ to determine when the promissory note and TILA are ready for you to complete.

We recommend that you submit Certification for the Yale Loan to us by June 1, 2019 so that your loan can be reflected as an anticipated credit on the July bill.

Loans and grants are disbursed equally per semester. The first half of your financial aid will be disbursed to your University account ten days before the first day of classes for the fall semester. The second half will automatically be applied to your account ten days before the first day of classes for the spring semester.

If you have any questions, please feel free to contact the Financial Aid Office staff at (203) 432-1688 or email financialaid.law@yale.edu

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**Mailing Address:**
Financial Aid Office  
Yale Law School  
PO Box 208215  
New Haven, CT 06520

**Courier Address:**
Financial Aid Office  
Yale Law School  
127 Wall Street, Rm M13  
New Haven, CT 06511

FAX - (203) 436-0771  
EMAIL – financialaid.law@yale.edu