



## MEMORANDUM FROM YALE LAW SCHOOL FINANCIAL AID OFFICE

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 2023-2024 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 online Certification for YGPI Loan, the Self Certification Form and the Educational Purpose forms. The online forms can be found [here](#).

-In August, additional paperwork including the promissory note(s) and Truth in Lending Statement (TILA) should be available for you to sign 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/](http://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 May 15, 2023 so that your loan can be reflected as an anticipated credit on the July bill.

Loans and grants are disbursed equally per semester. As long as all financial aid requirements have been satisfied, the first half of your financial aid will disburse to your University account no sooner than ten days before the start of fall semester. The second half of your financial aid will disburse to your University account no sooner than ten days before the start of 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](mailto:financialaid.law@yale.edu)

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***Mailing Address:***

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New Haven, CT 06520

***Courier Address:***

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Yale Law School  
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