

The financial resources available to non-U.S. citizens differ in some ways from those available to U.S. citizens. Access the links in this document to explore financial strategies for applying to and paying for law school.

## Applying to Law School

**MAX Pre-Law by AccessLex®** offers a suite of free resources for any student considering law school, including online lessons, live events, and one-on-one coaching with Accredited Financial Counselors®.

Additional resources for applying to law school can be found below:

### Fee Waiver/Reduction Programs

The Law School Admission Council (LSAC) offers a [fee waiver program](#) for the LSAT and application fees.

Educational Testing Service (ETS) offers a [fee reduction program](#) for the GRE.

### Pipeline Programs

The [AccessLex Diversity Pipeline Program Directory](#) is an online database for college students and graduates from historically underrepresented groups.

## Paying for Law School

Create a free [Ask EDNA! – the Education Network at AccessLex](#) account to access financial education resources available in MAX by AccessLex®. MAX provides personal finance lessons, in-person and online workshops, one-on-one financial coaching from Accredited Financial Counselors® and over \$300,000 in annual scholarships.

Download [Paying for Law School](#), a free PDF that outlines strategies for funding your law school experience.

Additional resources for financing law school can be found below:

### Scholarship Resources

Search over 800 carefully curated and vetted scholarship opportunities and writing competitions totaling more than \$3 million in aid at the [AccessLex Law School Scholarship Databank](#).

As many students are looking for scholarships, scammers are always looking for data. Some red flags to look out for are as follows:

- Requiring you to pay to apply for a scholarship
- Being asked for your financial or banking information on a scholarship application
- Claiming that they will apply for scholarships for you

The Federal Trade Commission maintains a [webpage](#) to inform students about scams and the process for filing a complaint if they have been a victim of a scholarship scam.

## Private Loans

**Federal student loans** are funded by the federal government and the basic eligibility requirements are that the applicant:

- Be a U.S. citizen
- Have a valid social security number
- Enroll at least half-time as a regular student in an eligible degree or certificate program
- Maintain satisfactory academic progress

**Private student loans** are non-federal loans made by a lender, such as a bank, credit union, state agency or a school. The terms and conditions, including the student loan limits, are set by the lender. Generally, the amount borrowed cannot exceed your school's cost of attendance (COA).

- Deferred Action for Childhood Arrivals (DACA) are not eligible for federal student aid but may be eligible for state or college-specific aid.
- Most non-U.S. citizens must have a U.S. cosigner to apply for a student loan.
- Common private student loan lenders include **Ascent, Citizens Bank, College Ave, Discover, MPower, Sallie Mae, SoFi and Stilt**, and each have different eligibility and cosigner requirements. *Note: This is not an endorsement for any of these lenders and this list is not exhaustive.*
- Check with your local bank or credit union. They may offer lower interest rates and fees, particularly if you have an existing relationship. Also check with your target schools, as they may offer institutional loans or may partner with a financial institution to offer more favorable terms.