

# Financing Your HLS Education

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HLS Student Financial Services



# Topics

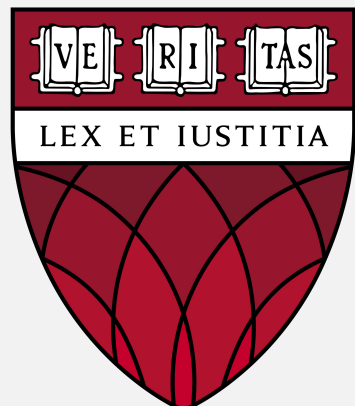
**1** Need-based  
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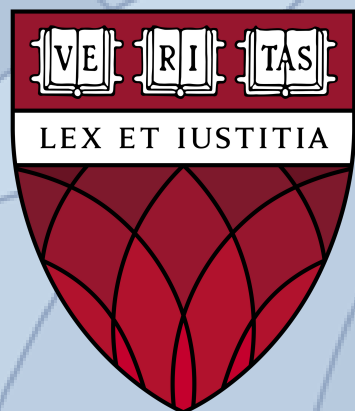
# Need-Based Financial Aid

Need-based aid refers to programs which distribute grant funds based on a review of an applicant's financial resources rather than a review of their academic or other merits.

Need-based aid programs consider a student's financial resources as available to meet their educational expenses.

Need-based aid programs typically evaluate the financial resources of the student's parents when calculating eligibility.

Need-based aid fluctuates from year to year as resources and circumstances change.





# HLS Need-Based Grant

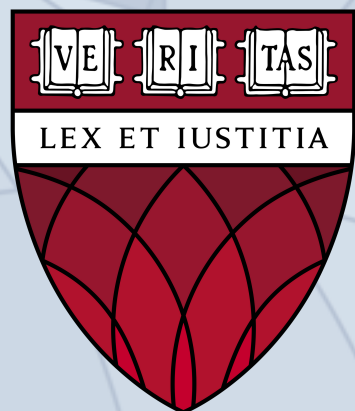
This is funding that does not need to be repaid. Eligibility is calculated each year to take changes into consideration. The most common reason for a change to eligibility is summer income.



Recipients

**35%**

of current HLS students are eligible for need-based grants



# When evaluating eligibility for grant funding, HLS considers:

01

## Your income

The summer and academic year income of you and your spouse

02

## Your assets

Assets held by you and your spouse

03

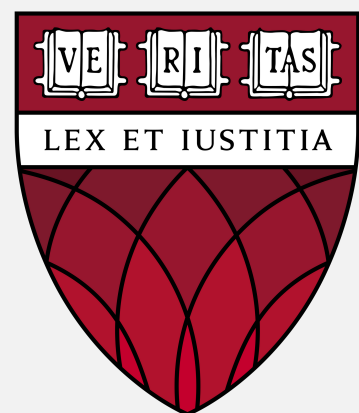
## Your parent's income and assets

These are a factor up to the age of 29

04

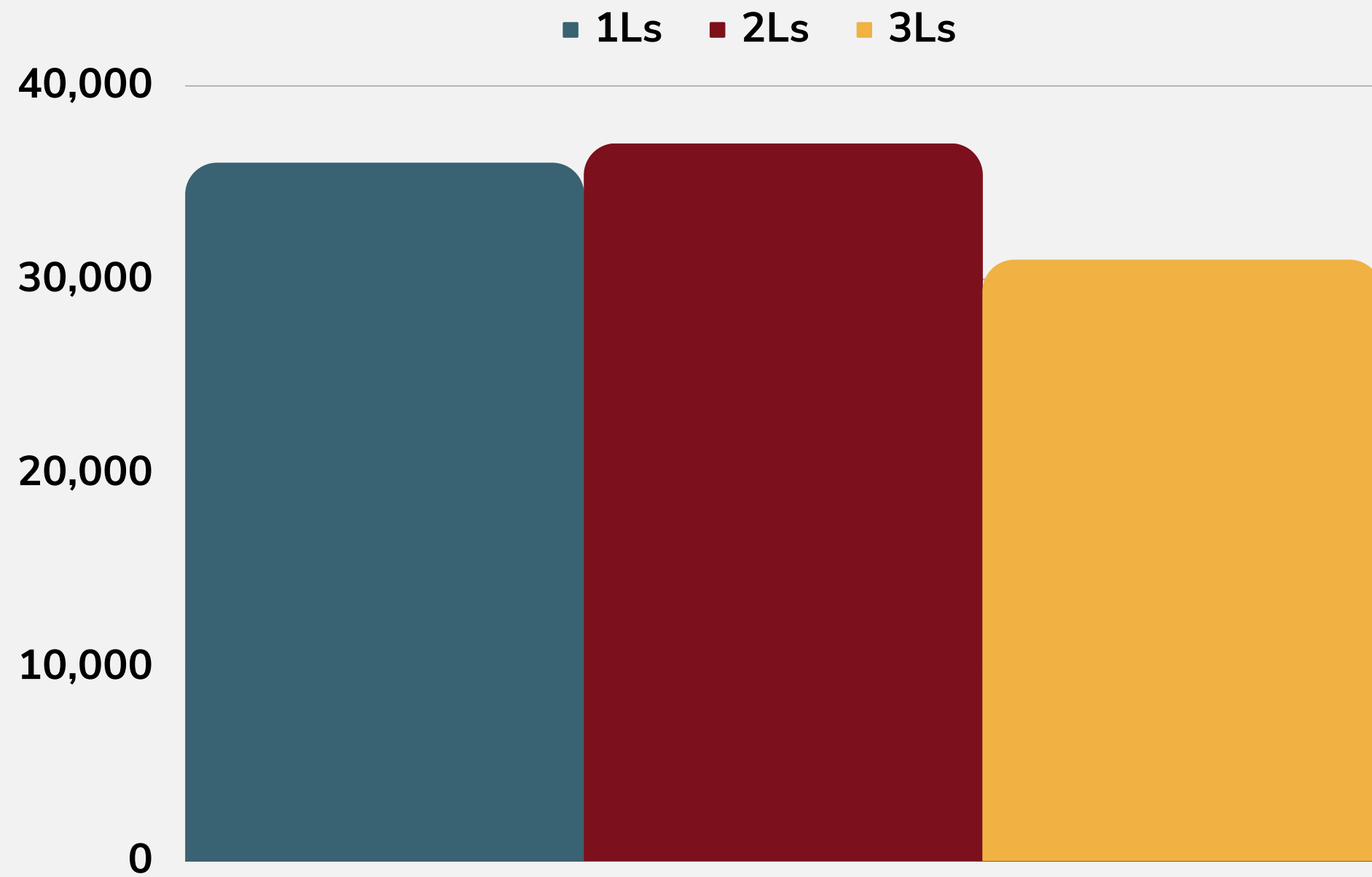
## Other support

Support from other family, friends or an employer

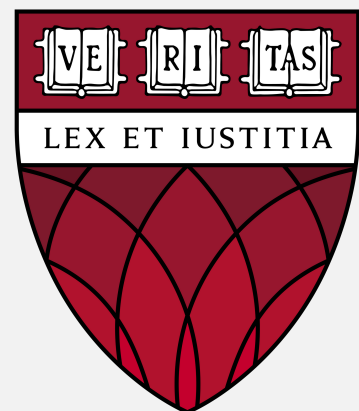
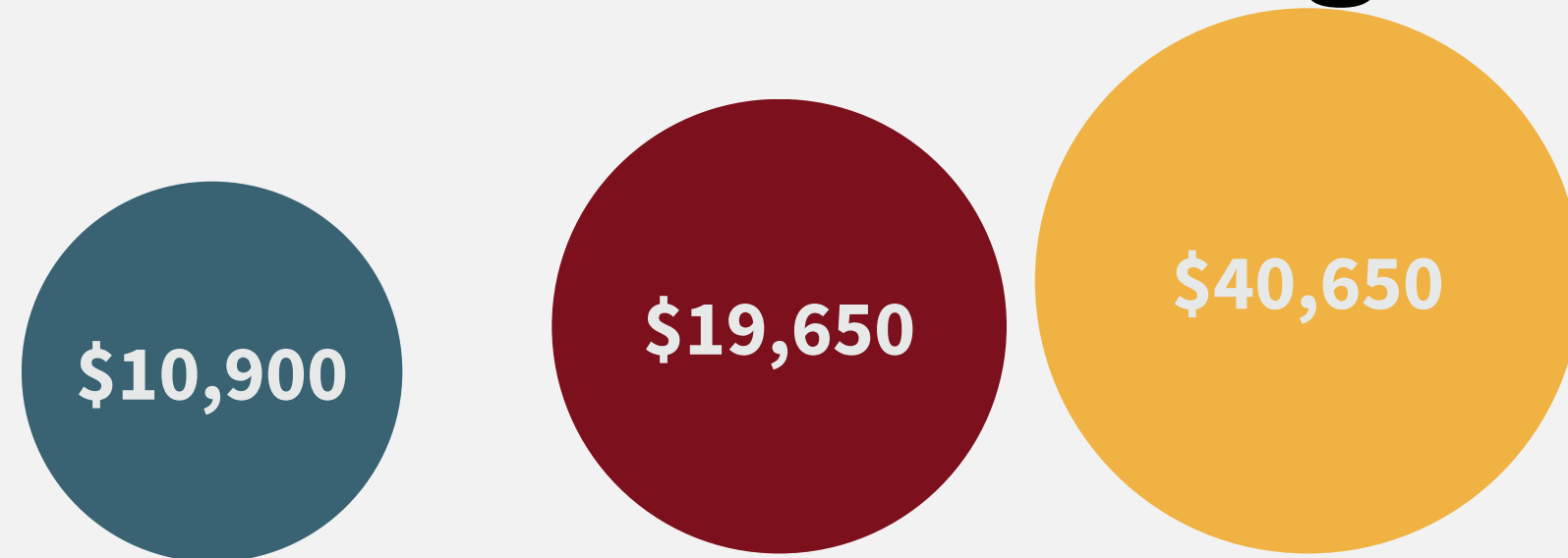


# Average HLS Grant

By Year in School



## Average gross summer earnings



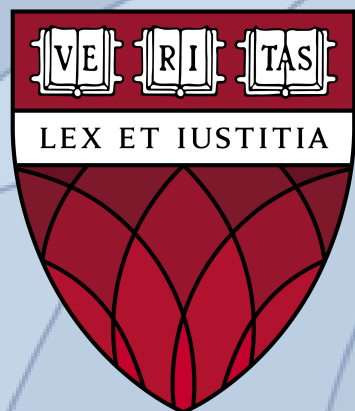
# Covering Expenses



HLS students utilize funds from a variety of resources to pay for law school, including:

- Personal Income and Assets
- Family Support
- HLS Need-Based Grant
- Educational Loans
- Private Scholarship Opportunities

**The allocations from each resource may fluctuate year to year.**



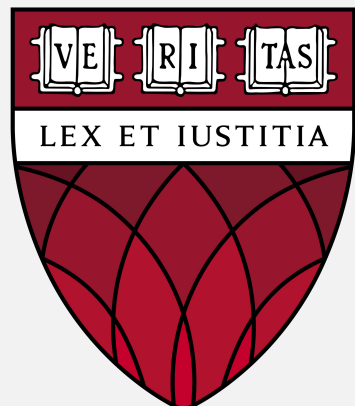
# Education Loans

HLS negotiates with lenders to provide students with a preferred lender list

ACCESS LOANS  
UP TO THE COST  
OF  
ATTENDANCE  
REGARDLESS OF  
CREDIT HISTORY

COMPARE  
FEDERAL AND  
PRIVATE LOAN  
OPTIONS

NO CO-SIGNER  
REQUIRED, FOR  
DOMESTIC OR  
INTERNATIONAL  
STUDENTS





# LRAP

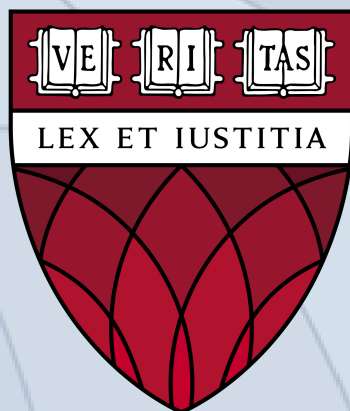
## Loan Repayment Assistance Program



Loan repayment assistance programs (LRAPs) help offset a graduate's loan obligations.

HLS's LRAP, the Low Income Protection Plan (LIPP), reduces the loan repayment burden for graduates in government, public sector and academic jobs, or in law-related jobs in the private sector.

LIPP participants pay a limited portion of their annual income towards their annual loan repayment obligations, and the remainder is subsidized by HLS.



# Timeline and Next Steps

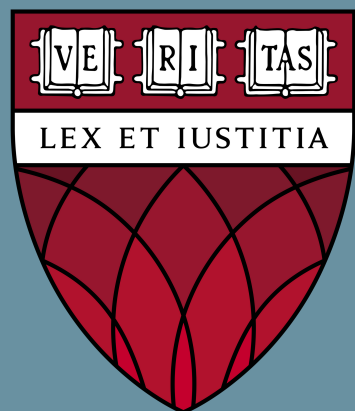
The financial aid application for admitted students opens in February and it can take up to 5 days from when you are admitted to get access to the SFS financial aid application system. You will receive an email alerting you when you are able to log-in to the SFS Self-Service Portal to begin the process.

Ahead of applying for financial aid, admitted students can do the following to prepare:

**Complete the FAFSA**

**Learn more about HLS's financial aid program**

**Decide to apply for need-based aid or "loan only"**



# Financial Aid Officers

We are here to help you plan and understand your options!



**Denise Ryan**

Assists students with last names A-B



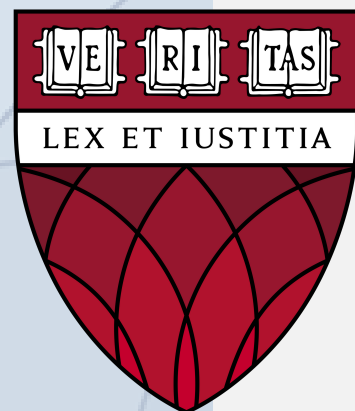
**James McCarron**

Assists students with last names C-M



**Michelle Woods**

Assists students with last names N-Z



# Connect With Us



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