

# Financing Your HLS Education

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HLS Student Financial Services



# Topics

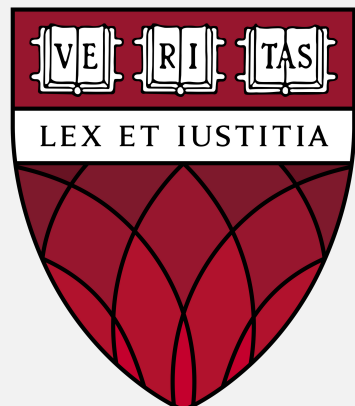
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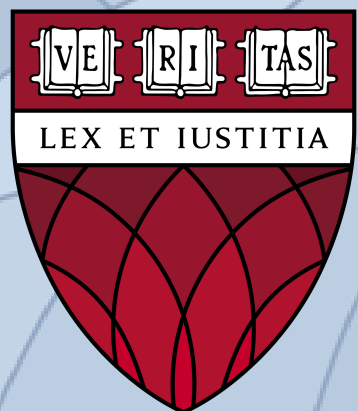
# Need-Based Financial Aid

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

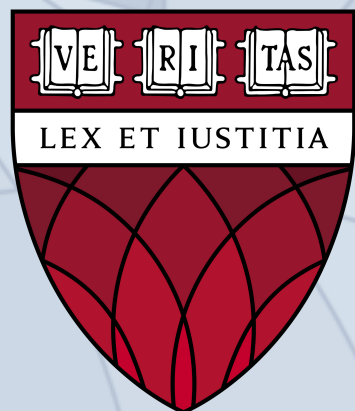
This is funding that does not need to be repaid. Eligibility is calculated each year to take changes into consideration. The most common reason for a change to eligibility is summer income.



Recent data shows

**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

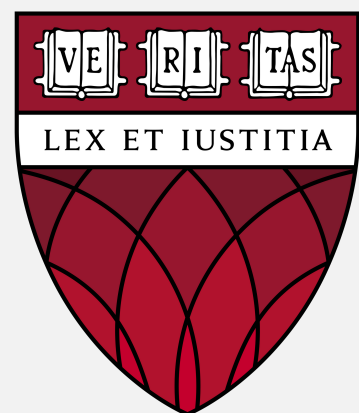
## Your parents' income and assets

These are a factor up to the age of 29

04

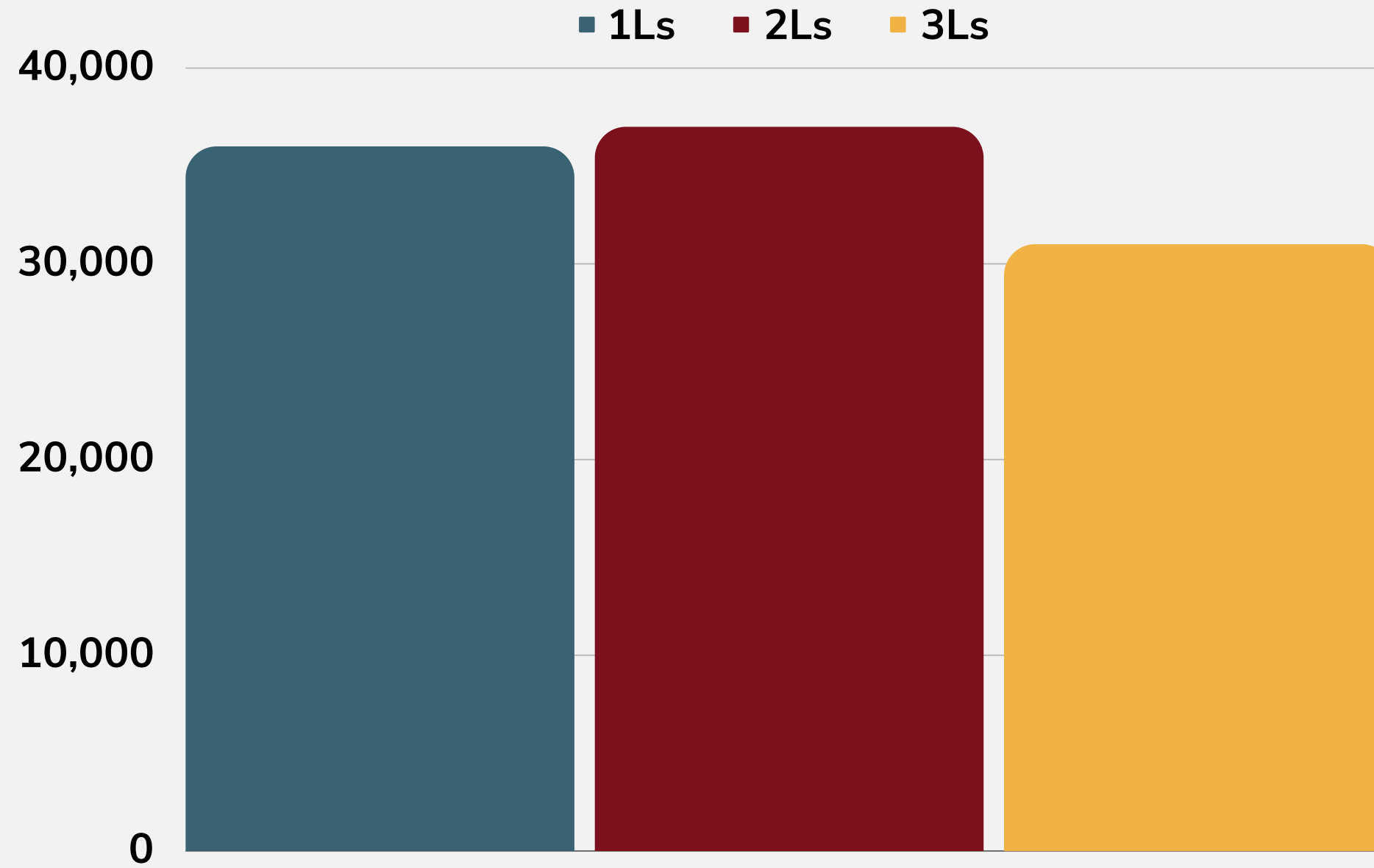
## Other support

Support from other family, friends, or an employer

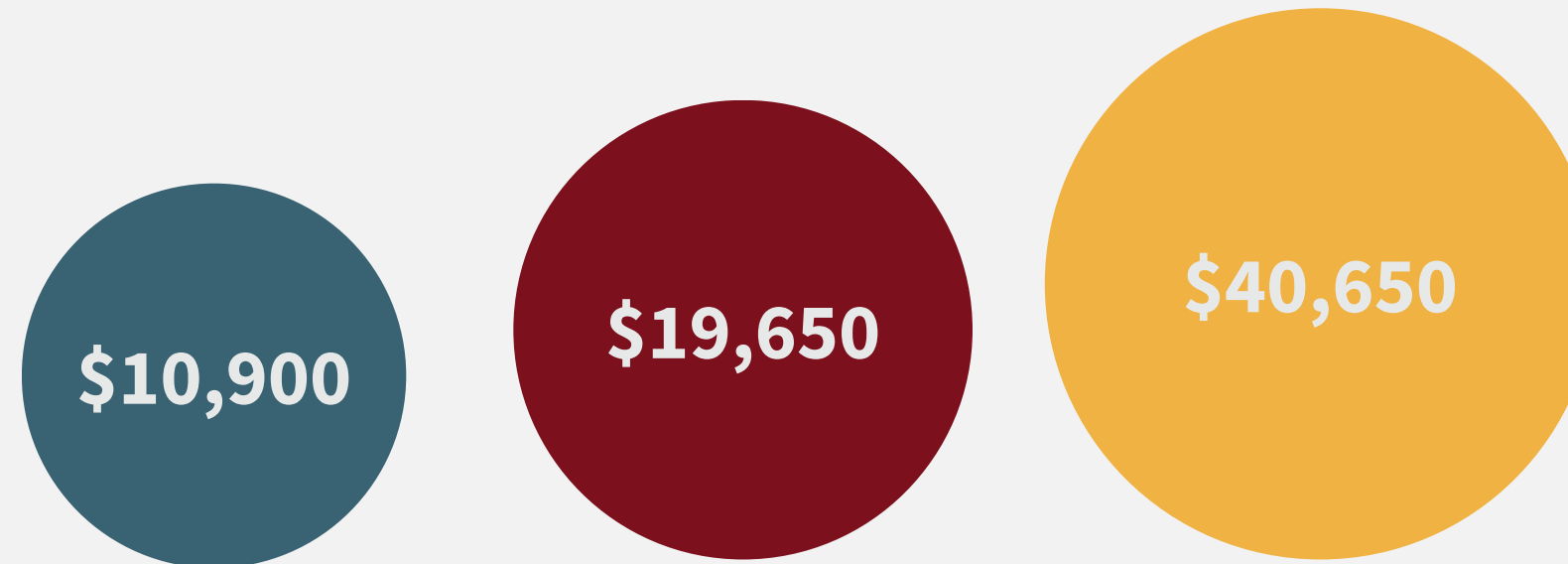


# Average HLS Grant

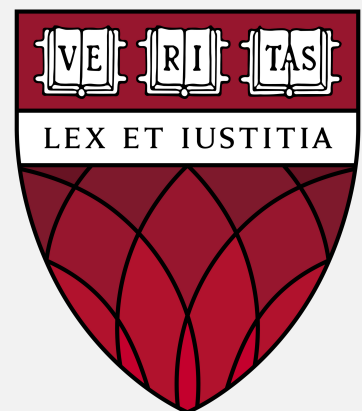
By Year in School



## Average gross summer earnings



\*Averages derived from 2022-2023 data



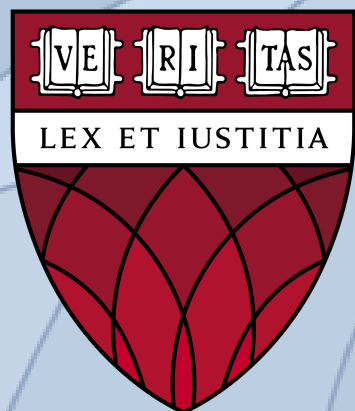
# Covering Expenses



HLS students use 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.**



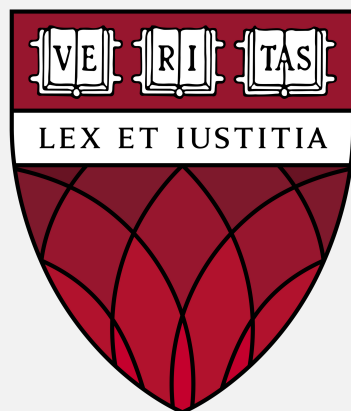
# Education Loans

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

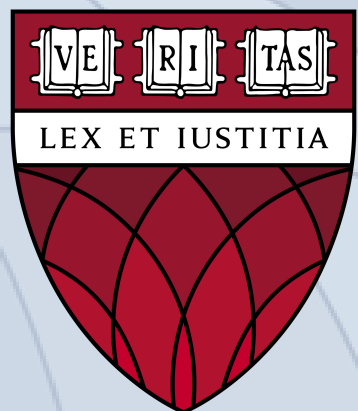
## Loan Repayment Assistance Program



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 toward 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 into 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 just loans**



# Connect With Us



+617-495-4606



[hls.harvard.edu/sfs](https://hls.harvard.edu/sfs)



[sfs@law.harvard.edu](mailto:sfs@law.harvard.edu)



5027 Wasserstein Hall (WCC)  
1585 Massachusetts Ave.,  
Cambridge, MA 02138

