

Pre-Law Guide

Pre-Law Advising
Binghamton University

Pre-law Advising at Binghamton University

www2.binghamton.edu/pre-law/

Pre-law Walk-ins (Fall and Spring Semesters)

Monday and Thursday, 1:00 – 2:30 p.m.

Wednesday, 10:00 a.m. – Noon

Pre-law Appointments

Year Round

To schedule a 30-minute appointment with the Pre-law Advisor, stop by Pre-law Academic Advising or give us a call at 607-777-2117.

Current year applicants should schedule an appointment in the Fall as they prepare to apply to law school. Phone appointments are available for alumni and others who live outside the Binghamton area.

Seniors who may consider applying to law school in a future year are encouraged to attend a senior pre-law meeting and schedule an appointment before graduation. Graduating students should also request faculty letters of recommendation prior to leaving Binghamton.

Information and Services

Pre-law Advising Website (www2.binghamton.edu/pre-law/): visit our website for up-to-date information about pre-law services and legal work resources

Pre-law Listserv: sign up on our website to receive announcements about pre-law events, opportunities and law related news

Pre-law Library: come in and browse through material about law school admissions, statistics, legal careers, job placements and more

Meetings and Workshops: held in Fall and Spring to provide information about pre-law resources, the law school admission process, internship opportunities

Binghamton University Annual Law Day (each fall): representatives from law schools participate in the annual Law Fair, followed by the Law School Admissions Panel

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How to Prepare For Law School

The best preparation for law school is a challenging undergraduate program. Law schools are looking for students with diverse academic backgrounds who can demonstrate **analytical thinking, reasoning skills, and writing ability**. Because lawyers work with a wide variety of issues in a complex and global society, a well-rounded undergraduate curriculum is an excellent background for law school. Choose undergraduate courses that interest and challenge you, and require you to use research and writing skills. Public speaking experience is valuable in many areas of practice.

There is no required “pre-law” major or curriculum for undergraduate students who want to go to law school. The American Bar Association (ABA), does not recommend any undergraduate majors or groups of courses to prepare for a legal education. Students are admitted to law school from almost every academic discipline. In some fields of law, however, it can be important to have certain knowledge or skills. An undergraduate science, computer science, or engineering background is required for admission to the Patent Bar. A science background is helpful in environmental law. If you are interested in international law, fluency in one or more foreign languages is important. Courses in accounting, economics, managements, and business are helpful if you are interested in tax, securities, or corporate law. For information from the ABA on preparing for law school, go to: <http://www.americanbar.org/groups/legal-education/resources/pre-law.html>

Check the Pre-Law Library for additional resources about fields of practice. Talk with lawyers practicing in a field of interest and ask them what background is helpful. You can gain knowledge and experience before you enter law school by shadowing or seeking internships.

Work experience is also a good way of finding out if legal work will suit your personality and interests.

Many college graduates take time off before going to law school; only around one-third of law school candidates nationwide apply as seniors. Law schools value students who can demonstrate motivation and ability to work successfully in a non-academic environment, whether in a law-related or other field.

Many law graduates find employment after law school through former employers or internships. For information on **internships at Binghamton**, go to <http://binghamton.edu/ccpd/>.

Participating in campus or community activities that are meaningful to you may allow an opportunity to examine or tryout roles that interest you. Such experience can boost skills (organization, research, public speaking, or working with the public) and build confidence in your decision of whether or not to pursue a legal career. However, it is important to keep your focus on academic coursework and test preparation, as these continue to be the determining factors in law school admission.

LSAT and CAS

The LSAT

The Law School Admission Test (LSAT) is a standardized exam offered four times a year at many locations. It is required for admission to American Bar Association (ABA) approved law schools. The LSAT is an aptitude test consisting of five multiple choice sections designed to measure Reading Comprehension, Analytical Reasoning, and Logical Reasoning, followed by a writing sample. The LSAT is scored on a 120-180 scale. The writing sample is not scored, but is sent to law schools to which you apply.

When to Take the LSAT

Plan to take the LSAT **at least fifteen months before you will start law school**. In most cases, this means taking your first LSAT in June so the score is available for review as early as possible during the rolling law school application season. **Your application will not be considered complete until you have a reported LSAT score!** Taking the test in June also provides an opportunity to use the summer to research law schools, and to retake the test in the Fall if necessary. Test centers fill quickly in metropolitan areas —so register early! The LSAT is administered at Binghamton University on all four test dates; Binghamton also is a Saturday Sabbath observer test center.

You may take the LSAT more than once, but no more than three times in two years including tests for which the score is cancelled.

How to Prepare for the LSAT

The best preparation for the LSAT is a solid undergraduate program with emphasis on reading, writing, and reasoning skills, along with a familiarity with the LSAT. Because the LSAT is an aptitude test, there is no finite body of knowledge to learn. There are a variety of study materials and courses available to help students prepare for the LSAT.

Research indicates that diligent practice on previously administered LSATs is effective in preparing for the test. **The Law School Admission Council**

(LSAC) offers official LSAT preparation materials. Past tests are a good place to start in assessing your own needs for preparation.

Many applicants wonder whether to take a test preparation course. Your score on a diagnostic test will give you an idea of the preparation necessary to achieve your desired score.

Think about methods that helped you prepare for other standardized tests such as the SAT or ACT, or alternative test prep options available (study guides published by various commercial publishers, private tutors, etc.). However you decide to prepare for the LSAT, it is important to devote adequate time to the effort. Test preparation can make a significant difference in your test results. Plan to take at least ten timed practice tests before you take the LSAT!

Consult with the Pre-law Advisor during pre-law walk-ins or during an appointment to discuss how best to prepare for the LSAT.

Your LSAT Score

If you established an online account at LSAC, you will receive your score by e-mail about three weeks after the test date. Your LSAT score is reported to the law schools in your Law School Report (see CAS, below).

You may cancel your score within six days of the test date. If you cancel, the score will not be reported; however, the test will count as one of three tests that can be taken in a two year period. See www.lsac.org for more information.

If you are disappointed in your score, consult with the Pre-law Advisor to consider whether or not to retake the test.

Law schools are no longer required to report the average of multiple scores to the American Bar Association, which provides them with more flexibility in considering applicants with multiple scores. LSAC will report the results of all LSATs you have taken within five years; however, law schools may vary in how they regard LSAT scores in admission decisions.

LSAC does not inform law schools of an applicant's registration to take/retake the LSAT in the future. **It is your responsibility to note on your law school application all dates on which you have taken or are planning to take/retake the LSAT.**

If you plan to retake the LSAT, consult with the prelaw advisor about any questions you have pertaining to your law school applications.

CAS

The Credential Assembly Service (CAS) is a central clearinghouse for information about law school applicants. Nearly all law schools require that applicants use this service. **Your CAS registration is valid for five years. We recommend you register for CAS no later than early fall of the year in which you are applying to law school.**

CAS prepares a Law School Report for each school to which you apply, which includes:

- biographical information
- an undergraduate academic summary
- copies of all transcripts received by LSAC
- Your LSAT score(s) and writing samples
- Letters of recommendation processed by LSAC

When you register for CAS, list **ALL** schools you have attended, including those offering college classes in high school (but not AP or IB credits), study abroad (list the home-campus institution), summer and other transfer credits. It is your responsibility to request an official transcript to be sent to LSAC from the office of student records of each institution, using the bar-coded Transcript Request Form in your LSAC online account.

After you apply, each law school will request your Law School Report from LSAC. **Be sure to pay for one LSAC report for each school!** This can be done when you apply to a school electronically, through your online account. **You do not need to send LSAC the names of law schools to which you are applying.**

Law School Applications

Applications for all ABA-approved schools are available online at www.lsac.org. This service is provided as part of your CAS registration fee and is the most efficient way to apply to law school.

Register online for the LSAT and CAS

Please check YES to authorize LSAC to release information to your Pre-Law Advisor! This will help provide accurate statistics to future law school applicants from Binghamton University. Personal information is always kept confidential.

Required Application-Related Fees

- LSAT Registration Fee
- CAS Registration Fee
- LSAC Law School Report for each school
- Application Fee for each law school

Fees and additional services are posted at www.lsac.org

LSAC Fee Waivers

Fee waivers are available to cover the cost of two LSAT tests per the two year fee waiver period, CAS registration (including four law school reports), and a free copy of the Official LSAT Super Prep Book. Fee waivers are authorized by LSAC based upon absolute inability to pay. Fee waiver applications can be completed at LSAC online but you must send supporting documentation to LSAC for final approval. **If applying for a fee waiver, be sure to begin the process well in advance of all regular deadlines.**

Law schools may waive application fees for applicants who have received the LSAC fee waiver. For more information go to www.lsac.org.

LSAC Online Services

www.lsac.org

Use this site for the entire application process!

- Register for the LSAT and CAS
- Apply for the LSAC Fee Waiver
- Order LSAT prep materials
- Check test center availability and account information in real time
- Obtain your LSAT score by e-mail and view online your answer sheet, score conversion table, and test book (for disclosed tests)
- Check the status of your file online, including your undergraduate academic summary, transcript, letters of recommendation, and law school requests for your Law School Reports
- Research law schools and application deadlines, using the free searchable online version of the *LSAC/ABA Official Guide to ABA-Approved Law Schools*
- Apply to law school electronically

Technical difficulties with your online account?

Phone: 215.968.1393

Email: support@LSAC.org

The Application Process

Pre-Law Advising at Binghamton

Pre-Law Advising at Binghamton is a campus wide service that assists current students and alumni interested in a career in law.

Listserv

Sign-up for the pre-law listserv to receive announcements about pre-law events and opportunities.

Meetings

Pre-Law advising offers group meetings each fall and spring semester and hosts workshops and panels. All Binghamton University students and alumni are welcome to attend.

Library

Come in and browse through material about legal careers, LSAT preparation, law school admissions statistics and more.

Walk-ins

Pre-Law walk-ins are most beneficial to get acquainted, for quick questions and in addition to a previously scheduled appointment.

Applicant Appointments

Pre-Law appointments are available year round. For current applicants it is best to schedule an appointment for a date after you attend a senior meeting and when your LSAT score is available. Materials to bring to your appointment include:

- pre-law questionnaire (available in the pre-law advising office and on the pre-law website) which includes a potential list of schools you are considering
- résumé
- personal statement
- list of questions

Contact the pre-law secretary to schedule an appointment or use the online scheduling tool on the pre-law website.

Binghamton University
Pre-Law Academic Advising
Old Champlain
607-777-2117

www.2.binghamton.edu/pre-law

When to Apply

As a general rule, plan on applying to law school **before Thanksgiving, if your LSAT score(s) will be available when you apply.** Although law schools have different schedules for reviewing applications, many begin as early as November with a "rolling admissions" policy. Therefore, it may be to your advantage to have your application available for review at the beginning of the season, when most seats are open.

Some schools offer early action or early decision programs for students who apply by an early deadline. If you are considering this option, be sure to carefully read the applicable rules. Early decision programs generally bind the applicant to enroll at the law school once accepted; early action programs are not binding. If you want to consider all possible options for admission and financial aid, **do not** choose a binding early decision program.

Law schools do not consider an application complete until all required information is available, including the LSAT score(s), letters of recommendations, transcript(s), dean's letters, etc. Allow plenty of time to request others to prepare required items. If you take the LSAT by June or early Fall preceding the applications process, the score will be available for review early in the admission season. Scores for the December LSAT may not be reported until January. **Law schools will not review your application until you have a reported LSAT score!**

Letters of Recommendation

Many law schools ask for letters commenting on the applicant's background and preparation. **Read carefully each law school's admission requirements regarding letters of recommendation.** A list of the number of letters required and accepted by each law school is posted in your online services account at www.lsac.org (Letters of Recommendation).

For college seniors or recent graduates, you should obtain on average 3 letters of recommendation: 2 academic and 1 professional. The best recommenders are **faculty with whom they have worked closely**. The guiding principle should be **"who knows you best?"** Ask your faculty first if they can write a positive recommendation. If a professor says "no" or seems hesitant, it is best to ask someone else.

If you have work experience that is **relevant** to your potential as a law student, a letter from an employer is of interest to law schools. For college graduates, letter(s) from employers are even more significant.

If you have been out of school for some time and cannot obtain faculty letters, law schools are usually willing to accept employment-related letters instead.

A good letter of recommendation will show that the writer knows the applicant well enough to make an informed judgment and that the writer is qualified to make comparative judgments about the academic and/or professional qualifications of the applicant. The letter should provide relevant details to support general statements about the applicant.

Give your recommenders plenty of time (3-4 weeks) to write the letters. Request recommendations by the end of your junior year, if you are planning to apply to law school in the fall of your senior year.

If you plan to apply to law school after graduation, request letters of recommendation before you graduate!

How to Ask for Letters of Recommendation

If possible, make an appointment with the person you ask to write a recommendation.

Provide the following:

- an unofficial transcript
- a résumé
- your law school personal statement
- a list of courses you have taken with the Faculty recommender
- a list of positions you have held with the employer recommender
- required forms (CAS, or law school forms)

Law schools value letters that address a student's writing, class participation, research, analytical and other academic abilities. They are especially interested in a professor's assessment of a student, as compared to other students s/he has taught over the years.

Remember to write a thank you letter to your recommenders!

LSAC Letter of Recommendation Service

Many law schools prefer that applicants use LSAC's letter of recommendation (LOR) service, which is provided as part of your CAS registration. LSAC only accepts letters sent directly from the recommender or from credential services which are offered by some universities and by third-party providers, such as Interfolio (www.interfolio.com). Letters in your LSAC file will be sent to law schools to which you apply, as part of your Law School Report.

Online account holders assign letters to specific law schools. **For more information on targeted letters, go to www.lsac.org.**

Personal Statement

Many law school applications suggest a personal statement in which you may discuss ideas relevant to your application. Others require it. **The personal statement is a very important part of your application.** If a candidate is otherwise qualified, the personal statement can be a deciding factor in the admissions decision. However, even a powerful personal statement may not save an application that does not meet the school's minimum standards.

The personal statement is your chance to provide a more complete and personal picture of yourself, highlighting areas of your file that deserve more emphasis or explanation. Only a few law schools include in-person interviews as part of the admissions process. It is the job of the admissions officer to find weaknesses in your application. The personal essay is your chance to frame yourself in a positive light and to emphasize your strengths.

Your essay should not merely repeat information supplied elsewhere in your application or résumé, **but should add detail that explains why you are a good candidate for law school.** If you believe that your academic record and LSAT score are strong, you might select one or more personal experiences that define you as a person and demonstrate your motivation, ability and/or qualifications for admission. If you have been out of college for some time, you should consider showing how your post-undergraduate experience has motivated or prepared you for law school. Be specific.

As a general rule, do **not** use the personal statement as the place to apologize for or explain poor grades or test scores or a disciplinary record. It is better to attach an **addendum** to your application to address these issues. The Pre-law Advisor is available to discuss preparing an addendum to your application.

Allow plenty of time to write and rewrite your essay, observing any specific law school application instructions. Use your own words! Ask others to review your essay. **Edit your essay to approximately two**

pages and make sure the grammar, sentence structure, and presentation are absolutely perfect!

Bring your personal statement to the Pre-law Office for review during walk-ins or during an appointment. Alumni applicants should call to arrange for review of a personal statement during a phone appointment or alumni call-in. Please send a draft to the Pre-law Office at least 24 hours in advance of the scheduled call time.

Your Personal Essay

Each candidate to law school has something of interest to present. Maybe you've had some experience, some training, or some dream that sets you apart from others. Law schools want to recruit men and women who are qualified for reasons beyond grades and scores. The essay or personal statement in your application is the place to tell the committee about yourself.

In general, your evaluation of actual experiences and past accomplishments has more value to the committee than speculation about future accomplishments. Also, if you have overcome a serious obstacle in your life to get where you are today, by all means let the admission committee know about it. Any noteworthy personal experience or accomplishment may be an appropriate subject for your essay; however, be sure to do more than just state it. Describe your experience briefly but concretely, and why it had value to you, whether it is a job, your family, a significant accomplishment, or your upbringing. You are simultaneously trying to add information and create structure. Be brief, be factual, be comprehensive, and be organized.

You are a storyteller here. You want a living person—you—to emerge. The statement is your opportunity to become vivid and alive to the reader, and it is an opportunity to demonstrate your ability to write and present a prose sample in a professional manner.

From the ABA-LSAC Official Guide to ABA-Approved Law Schools, 2010 Edition, p 11.

Optional Essays

Many law schools invite additional “optional” essays to provide more detail on topics including obstacles or setbacks you have overcome, how you may contribute to the diversity of the school, significant accomplishments or experiences, and more. We recommend applicants take advantage of this opportunity to provide more personal information! The Pre-Law Advisor is available to review your essay.

Dean's Letters

Some law schools require a Dean's Letter (Dean's Recommendation, Dean's Certification, or College Questionnaire...) as part of the application. The primary purpose is disciplinary clearance. **The Pre-law Advisor is responsible for dean's letters for applicants from all Binghamton University schools.** The advisor will review your university file and prepare a letter for the law school.

DEAN'S LETTERS

Review the instructions for each law school. Be mindful of deadlines and allow two weeks processing time. When you are ready to submit your application(s):

- bring in the signed Dean's form (If the school does not have a form, notify us of your request in writing.)
- provide a stamped envelope addressed to the law school, with no return address
- if you plan to mail materials to the office, provide a cover letter with contact information

Bring or send Dean's forms/envelopes to:

Pre-Law Advising
Harpur Academic Advising Office
Binghamton University
PO Box 6000
Binghamton, NY 13902-6000

Disciplinary Information

Most law schools, including those requiring Dean's letters, ask questions in their applications about academic and disciplinary misconduct during college, and about criminal charges or convictions. When you apply to law school, you are initiating a process that will continue beyond law school to bar admission and your legal career. Failure to disclose required information is considered a serious form of applicant misconduct! If you have academic, disciplinary, or judicial information to disclose, keep copies of your law school applications so you will have this information on hand when you apply for bar admission in the future. Update your applications if circumstances change. The Pre-Law Advisor is available to discuss issues confidentially, and review answers to application questions.

Full disclosure is essential!

How to Find the Right Law School

Finding the right law school is time consuming and challenging. Start by making a list of schools that would be likely to accept you as a student. Your LSAT score(s) and GPA are very important in this initial determination. Make a list of criteria that are important to you in choosing a law school.

Decide your criteria for choosing schools?

- **career opportunities** through placement office & alumni
- **cost:** tuition, room & board, books, fees, travel, likelihood of grant or scholarship
- **location** of school: urban, suburban, college town, region
- **character:** national, regional or local
- **programs** offered
- **prestige** of the school
- **quality of faculty**
- **student body:** competitiveness, diversity, community spirit
- **size** of the school
- **employment opportunities** during law school
- **facilities:** library, classroom, technology, housing

Where to Get Information

Pre-Law Advising has a small library of information you may find useful, including statistics on outcomes for Binghamton graduates applying to individual law schools.

The ABA-LSAC Official Guide to ABA-Approved U.S. Law Schools, in the Pre-Law Library, is the best single source of information about legal education. A searchable online edition, including links to all ABA-approved law school web sites, is available at www.lsac.org. Law school web sites offer extensive information about the academic program, physical facilities, faculty, admission requirements and procedures, and location of each school. The National Association for Law Placement (nalp.org) provides overall employment statistics for law graduates, while a variety of organizations including ABA, law schools themselves, and non-profit groups such as Law School Transparency (www.lawschooltransparency.com) provide information regarding individual law school's employment outcomes.

Visit schools you are considering, and seek opportunities to talk with law students at each school. Many law schools announce programs for prospective students on their web sites. You may ask Pre-Law Advising about Binghamton University alumni contact information.

Binghamton University offers the annual **Law Day** fair in early fall. Representatives from law schools come to provide information about their schools, and admission directors appear on an afternoon panel for students. This is a good time to ask questions about the admissions process, financial aid, programs offered by individual schools and other information.

LSAC holds law school forums in major US cities. The **New York** forum is held each fall, featuring a law fair, workshops on financial aid and other topics. Go to www.lsac.org to register for the forums, and for more information.

Rankings

Various organizations rank or group law schools according to a variety of criteria. It is important to note that rankings from whatever source reflect a particular set of assumptions and criteria. **Remember that you are looking for a school that meets your needs and criteria**, some of which may not be represented in the ranking criteria.

How many applications?

Make a budget to decide how many applications you can afford. Binghamton seniors have been sending an average of 9–10 applications in recent years. Alumni average 6–7 applications.

Your List of Schools

After spending time researching law schools and thinking about your own criteria for choosing a legal education program, you are now ready to finalize your list of law schools.

Your final list of law schools should include:

- **safe schools** - where your credentials place you in the top 25th percentile of applicants
- **target** - where your LSAT/GPA are in the middle range
- **reach schools** - where the chances are slim (bottom 25th percentile of applicants)

In making your list, you are balancing competing considerations to match your interests and needs with those of the law schools. Competition for admission to law school varies from year to year and by school, depending on the size and qualifications of the applicant pool. By applying to a range of schools, you will have more options at the end of the admission season.

Diverse Applicants

"We use the term diversity broadly to include all aspects of human differences, including but not limited to socioeconomic status, race, ethnicity, language, nationality, gender, gender identity, sexual orientation, religion, geography, disability, and age" –LSAC

Law schools recognize the importance of diversity in the legal profession. Many law schools consider factors of racial, ethnic, economic and educational disadvantage in their admissions process. Personal and educational background are considered, in addition to numerical credentials such as GPA and LSAT scores. **It is to your advantage to provide the law schools with any information in your application that you feel will add to the diversity of the law school class.**

The ABA-LSAC Official Guide to ABA-Approved US Law Schools contains an excellent chart of "**Key Facts for Minority Law School Applicants,**" with information on minority student enrollment, minority faculty, and scholarship information at specific law schools. For more information on LSAC programs to address the under-representation of minorities in the legal profession, go to www.lsac.org. This section includes a list of links to minority legal organizations, and selected articles of interest to minority candidates for law school.

The Council on Legal Education Opportunity (CLEO) helps students from economically and educational disadvantaged backgrounds; CLEO offers programs throughout the year to prepare candidates for law school (www.cleoscholars.com).

CLEO Programs

- **Road to Law School, Sophomore Super Saturdays, and Juniors Jumpstart the LSAT:** pre-law seminars held at various locations.
- **Sophomore Summer Institute:** 4-week program to help sophomores prepare for law school—no cost to participants.
- **Achieving Success in the Application Process:** a weekend program for juniors, seniors, and post-graduate students.
- **CLEO's Pre-law Summer Institute Program** is a 6-week program for selected applicants who are eligible to attend an ABA-approved law school at the completion of the program, taught by full-time law professors and simulates the first year of law school.

Resources and Scholarships for Under-Represented and Diverse Students Applying to Law School:

- <https://www.americanbar.org/groups/diversity/resources/minority-law-students.html>
- <http://www.discoverlaw.org/diversity/scholarships.asp>

Some law schools offer programs where admission is contingent upon the successful completion of a pre-enrollment program. Interested students should contact the law school for individual program eligibility and requirements. For a list of some of the schools with conditional admission programs please check out LSAC:

- <http://www.lsac.org/jd/diversity-in-law-school/racial-ethnic-minority-applicants/conditional-admission-programs>

Applicants with Disabilities

Accommodations may be available for individuals with documented disabilities who wish to take the LSAT. For more information, read the information on accommodated testing and download the Accommodations Request Packet online at www.lsac.org.

Be sure to review all requirements WELL IN ADVANCE of the registration deadlines. Check LSAC's website for updates. LSAC encourages candidates who need accommodations to register and submit all required documentation as early as possible! Allow time for submitting additional documentation, if needed. You must be registered for the LSAT in order for your request for accommodations to be processed. If your request is granted, LSAC will make arrangements with the test center and confirm these with you. If your request is denied, you will be registered at a standard administration of the LSAT.

LSAC Accommodated Testing

*Detailed information on accommodations for persons with disabilities can be found at **www.lsac.org***

Financing Your Education

Law School is expensive, particularly if you attend a private institution. Most students finance much of their education through loans. It is not uncommon for students to come out of law school with \$150,000 or more in loans.

Calculate the total costs of each law school on your list. Use the box on page 14 to calculate your expenses. Think about your goals after law school. Law school debt will claim a significant portion of your income as a lawyer.

Many lawyers find their salary is not sufficient to repay a large amount of debt. To keep debt at a minimum, consider less expensive, state-supported law schools, or schools that might offer a merit scholarship or grant. Loan repayment assistance programs (LRAPS) can help law school graduates working in the public interest to repay their law school debt.

A new Income Based Repayment (IBR) option for federal loan repayment and the Federal Loan Forgiveness Program began in 2009. The IBR will allow any federal education loan borrower the opportunity to make low monthly payments on their federal loans. The Federal Loan Forgiveness Program allows borrowers who work in government or nonprofits the opportunity to make payments under the IBR, then have their outstanding balances forgiven. For more information, check with law schools or visit www.abalegalsservices.org/lrap or www.equaljusticeworks.org.

Check your credit status to determine if there are any discrepancies or errors in your file. Under Federal law, you are eligible to receive a free credit report annually under the FACT Act of 2003 (Fair and Accurate Credit Transactions). To order a free report go to www.annualcreditreport.com. If you have any credit problems it is wise to clear up any discrepancies or errors before applying for law school loans.

Apply early for financial aid! As soon as possible after January 1 of your application year, prepare your Federal income tax return, and keep a copy of your tax return. **Complete the Free Application for Federal Student Aid (FAFSA), online at www.fafsa.ed.gov.** The FAFSA form requires information from your Federal income tax form from the previous year, so it cannot be completed before January 1.

Some schools have separate applications for financial aid, while others use the law school application or the FAFSA. Each law school may require additional information or forms for institutional funds it distributes. Check with each law school web site for deadlines and financial aid procedures. Many schools have very early filing deadlines. Schools vary in how they distribute their own funds.

If you have special circumstances, provide this information to the law school financial aid office. This can be critical for law students who have been working full-time in the prior year or who have unusual medical or family expenses.

DO NOT wait to complete the FAFSA until after you are admitted to a law school. You can list up to ten law schools where you want reports sent, and update the list with additional schools.

If your **federal tax return** will not be ready until later in the spring, you can estimate your prior year income on the FAFSA. **Parental income is not considered in determining eligibility for federal loans to graduate students**, but some law schools may still ask you to provide them with information regarding your parents' finances.

Sources of Funds

Personal Savings/Family Support

If possible, set aside your own funds to help pay for law school. Talk with family members about whether they can help with law school expenses. Some students choose to live at home to avoid paying rent.

Federal Loans

Many students rely primarily on federal loan programs to finance law school. Total federal aid is available to cover (but not exceed) the law school's **student expense budget**, which includes tuition and fees, room and board, books and supplies, transportation, and other expenses. Because you are applying for graduate study, you are considered **independent** of your parents for these loans.

Applicable federal loans include:

- **(Unsubsidized) Federal Stafford and Direct (Ford) Loan.** A student may borrow up to a combined total of \$20,500 in unsubsidized loans.
- **Graduate PLUS Loans for Law Students.** Law students with an **absence of bad credit** may be eligible for these loans. Many law students are choosing Grad PLUS instead of private loans to cover their remaining financial need beyond the \$20,500 available through Stafford loans.
- **Federal Perkins Loans.** These low interest loans are available at some schools. The student's award is determined by the school, based on the student's FAFSA.

Private Loans

Credit is an important factor in securing private loans. Interest rates, fees, and terms of repayment vary significantly. Private loans are not eligible for income-based repayment and should only be considered as a last resort.

It is best to work with your law school financial aid office **BEFORE** making a decision about loans for law school. Beware of direct marketing from private lenders. **It is possible to finance your legal education entirely through Federal Stafford and**

Direct Loans along with Graduate PLUS Loans, which are regulated by the federal government and typically have lower interest rates.

Grants and Scholarships

Grants and scholarships are offered by law schools based upon criteria set by the school, which can include academic merit, financial need, ethnicity, specific talents, residency or other qualifications. Check with each law school early in the application process for more information.

Law schools may offer **merit scholarships** to highly qualified applicants with an offer of admission. When law schools consider your financial need, they may require family income information even if you are considered independent for tax purposes, or for federal education loans.

Some states provide limited **grants** for law school; there are no federal grants for law students. Certain national foundations and organizations offer grants and scholarships for law school through a competitive application process.

Earnings

The American Bar Association sets limits on the number of hours a first-year law student may work per week. After first year, many law students obtain summer employment and part-time employment during the school year. This can help reduce the amount of money borrowed. Many students choose to work for one or more years before entering law school. They use the time after college to save money, repay college loans, and to focus their goals. Whatever your situation, a sound financial strategy towards law school should include saving as much money as you can.

Frugality

It is often said, "If you live like a lawyer in law school, you will live like a law student once you graduate." Frugality can be your best friend.

Websites:

Financial Aid for Law School
www.lsac.org
Financial Aid for Law School: A Preliminary Guide

www.fafsa.ed.gov
 Apply for Federal student loans online

www.accessgroup.org
 WiseBorrower Personal Finance Curriculum,

www.equaljusticeworks.org/finance
 Loan repayment assistance programs

www.annualcreditreport.com
 Free credit report each year

www.finaid.org
 Smart Student Guide to Financial Aid

www.fastweb.com
 Financial aid search engine

Your law school financial aid office will help you identify the correct process for securing loans. Compare fees and repayment terms for all your loans, using loan calculators available on financial aid websites. It is very important to keep accurate records for each loan you receive. Since the terms and conditions of loans may change, these records will help you manage repayment schedules.

It may be possible to consolidate your loans after graduation (for a tutorial on loan consolidation, go to www.accessgroup.org/wiseborrower). If possible, pay the interest on your loans while you are in school. This will prevent the interest from being included in the principal amount in future years.

The job market for law school graduates is very competitive. Although high paying jobs (large firms in big metropolitan areas) will continue to be available to the most competitive law school graduates, many graduates choose jobs in smaller firms and public sector settings. **Keep a realistic view of your post-law school earning capacity when you make decisions about law school costs and financial aid.**

For more information on legal employment and salaries of law graduates, go to www.nalp.org.

Making the Decision

Once you have provided all the required information, law schools can offer you a financial aid package. To determine your financial need, schools take the estimated contribution calculated by the federal government on your FAFSA and subtract it from the school's student expense budget.

In deciding which law school to attend, it is important to **balance your financial considerations** with other criteria, such as reputation, location, faculty, programs and placement success. Compare the net of your projected costs at each school you are considering offset by any offers of grants or scholarships from the school, to determine the amount you will need to make up through loans or personal funds.

Applying for Loans

Once you have chosen a law school, you will receive important additional financial aid forms from the school. After completing the FAFSA and law school financial aid forms, **you must still apply for the loans.**

Law School Budget	
Annual Tuition & Fees:	_____
Annual Living Costs	
Food & Housing:	_____
Books/Supplies:	_____
Personal Needs:	_____
Transportation:	_____
One Time Expenses:	
Interview expenses (resume, mailing, clothing & travel):	_____
Bar review course:	_____
Bar examination fee'(s):	_____

Admission Decisions

Because law schools admit on a rolling admissions basis, applicants can receive decisions as early as late fall and as late as the first day of class. Many applicants are faced with a choice among schools. Plan for time in the spring to visit schools you are considering. Talk to law students about their experience. Ask questions about employment, program, faculty, housing, location, facilities, and other opportunities. Check surveys in the Pre-law Library for the observations of BU grads attending schools you are considering, and ask the pre-law advisor for contact information for BU grads in law school.

A common dilemma is a choice between a generous financial package at one school, and an offer of admission without a scholarship at a school with a “better” reputation. Going to a more prestigious school can give a competitive edge for certain jobs, especially those in large law firms paying top salaries. These firms often recruit from the most selective law schools, or from the top of the class at other schools. On the other hand, it may be harder to achieve high grades and class rank in a more competitive class. **The best approach is to consider which school meets your personal goals and criteria.** Compare your net costs at each school and consider the amount of debt you can afford, given your future plans. There are many considerations in finding “a good fit.”

Most graduates practice law in the region of their law school, finding jobs through campus interviews, work experience, clinical programs, alumni networks, and the assistance of the law school career office. If you are considering a school located outside the region in which you want to practice, ask the law school career office about job placement and alumni connections in other regions.

Some applicants face the frustrating situation of being placed on a waiting list at a school they want to attend. Chances of being admitted from a waiting list vary by school and year, and are influenced by national application volume. If you

are placed on a waiting list or hold list, contact the school to learn more about your admission prospects. Send additional information for the school to consider. The pre-law advisor is available to assist you.

If a law school asks for a decision or deposit that is due before April 1, **notify the Pre-law Advisor and request an extension.** LSAC’s *Statement of Good Admission Practices* states:

Except under early decision plans, no law school should require an enrollment commitment of any kind, binding or non-binding, to an offer of admission or scholarship prior to April 1. Admitted applicants who have submitted a timely financial aid application should not be required to commit to enroll by having to make a nonrefundable financial commitment until notified of financial aid awards that are within the control of the law school (2008 ABA LSAC Official Guide to ABA-Approved Law Schools).

Once you make a decision, send in your deposit and notify other schools that have accepted you. This will make the admission process work better for everyone. We do not advise making deposits at more than one school; if you change your mind after paying a deposit, inform the first school that you are withdrawing. **A law school is not required to maintain an offer of admission if it discovers that the applicant has accepted an offer at another institution.** Beginning in June of each year, law schools may receive information concerning enrollment commitments to other law schools made by applicants who have paid deposits. Applicants should verify the policies on multiple deposits set by schools to which they have applied.

If you are not satisfied with your results, don’t give up! Many students take time off between college and law school. Working can give you additional experience and financial resources to pay for law school. The Pre-Law Advising Office continues to work with alumni who apply to law school after graduation. The Career Development Center is an excellent resource to help you explore other options after graduation.

Pre-Law Information on the Web

For general information about pre-law at Binghamton,
<http://prelaw.binghamton.edu>

For career, employment, and internship resources at Binghamton,
<https://www.binghamton.edu/ccpd/>

For information on the LSAT/LSDAS, the law school application process, legal education,
financial aid, and much more,
www.lsac.org

For legal employment trends, National Association for Law Placement
www.nalp.org

For school-specific employment statistics and other useful information
www.lawschooltransparency.com

For legal careers, professional activities, publications, CLEO and ABA minority scholarships,
consult the American Bar Association at
www.abanet.org

For more information on CLEO programs for minority, low income and disadvantaged
candidates for law school,
www.cleoscholars.com

Financial Aid for Law School on the Web

Financial Aid for Law School: A Preliminary Guide
www.lsac.org

Apply for Federal student loans online
www.fafsa.ed.gov

General loan information
www.finaid.org

SmartScholar Scholarship Database
www.smartscholar.com

WiseBorrower Personal Finance Curriculum
www.accessgroup.org

Loan repayment assistance programs
www.equaljusticeworks.org

Free credit report each year
www.annualcreditreport.com

Student Loan Repayment and Forgiveness
www.americanbar.org/groups/legal-education/resources/student_loan_repayment_and_forgiveness.html

Questions to Ask at Law Day

These are ideas for questions to ask the law school admission representatives:

THE ADMISSIONS PROCESS

- How do you review applications?
- What are your projections for this year's applicant pool?
- What are my chances for admission with my grades and LSAT score?
- Is there an advantage in applying early? Does your school have "early action" or "early decision"?
- When do you typically let applicants know about admissions decisions?
- How important is the personal statement in your admissions process?
- What kinds of recommendations are most helpful?
- Do you recommend or require use of LSAC's Service for Letters of Recommendation?
- Do you prefer receiving applications electronically, through the LSAC website?
- What percentage of matriculating students have taken time off after college graduation?

CURRICULUM/FACULTY

- What clinical opportunities are offered at your school?
- How is the first year program organized?
- Do you offer a part-time option? Can first year students start other than in the fall?
- What joint degree programs are offered?
- Do you offer law school study abroad programs?
- Describe areas of specialization in course offerings.
- How are students selected for law journals or law review? How many participate?
- How would you describe faculty-student relationships?

EMPLOYMENT OF GRADUATES

- How many graduates practice in the region around your school?
- How do you help students and graduates find jobs outside the region around your school?
- What percentage of graduating students find jobs?
- What percentage of students find jobs through on campus recruiting?
- What kinds of jobs do your graduates take after law school?
- How many students find summer employment through law school?
- How many students find part-time employment during the 2nd or 3rd years of law school?
- What career services are offered to students and graduates?
- How much does class rank determine your job search success of your graduates?
- What is your school's bar passage rate?

CHARACTER/AMBIANCE

- What makes your law school unique?
- Describe the physical location of the school.
- Describe the on and off campus housing opportunities for students.
- Describe the atmosphere within the student body concerning competition.
- What complaints do students have about your school?
- When students turn down your school over another, what factors do they list?

COSTS/FINANCIAL AID

- How is financial aid handled at your school? Can I expect to receive a decision on my financial aid application before I have to pay a deposit?
- Do you offer merit or need-based scholarships or grants? If so, what criteria do you use?
- How do most of your students pay for law school?
- What are the average costs at your school for tuition, room and board, and other expenses?
- Do you anticipate a tuition increase?
- Do you have a loan repayment assistance program for graduates who go into public interest law?
- If you represent a state-supported institution, what are the criteria and procedures for obtaining state residency status while in law school?

Pre-law Senior Checklist

Attend the Pre-law Meetings in Spring and Fall.

Subscribe to *prelaw-b*, the prelaw listserv, to receive announcements of pre-law events.

Make an appointment with the Pre-Law Advisor and **complete the pre-law questionnaire**. Develop a target list of law schools.

Attend the Law Day Fair and the panel of law school admissions officers following the Law Fair!

Register and prepare for the LSAT and open your online account at www.lsac.org

Register with CAS at www.lsac.org. Check YES to release information to your pre-law advisor!

Request letters of recommendation for law school using the forms in your online account at www.lsac.org.

Order transcripts for all colleges attended using the transcript form in your online account at www.lsac.org.

Prepare your application materials early, especially the **personal statement and résumé**.

Bring Dean's Letter forms and stamped addressed envelopes to the Pre-Law Secretary, **allow at least two weeks processing time**.

Send applications as early as possible once your LSAT score is available. **Keep copies of everything you send**.

Monitor your files at every law school.

Complete the FAFSA (Free Application for Federal Financial Aid) form and send financial aid information to law schools **as soon as possible after January 1** for best chances of receiving financial aid. Attend the Financial Aid for Law School program at Binghamton. Request financial aid information from the law schools.

Schedule a visit to your final law school choices.

If you need help making a decision, schedule an appointment with the Pre-law Advisor.

Pay the deposit to the school of your choice **and notify other schools** that you are declining their offer.

Order a final transcript to be sent by the Registrar to the law school you will attend.

Let us know your plans! Please complete the e-mail survey you will receive from the Pre-Law Academic Advising Office to report the outcomes of your law school applications.