

THE PRICE OF GRADUATE AND PROFESSIONAL SCHOOL: HOW Much Students Pay

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About the Authors

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Acknowledgments

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Like tuition and fees for undergraduate students, prices for graduate and professional study have risen rapidly over time. But average published prices tell us little about how much students actually pay. Despite high sticker prices, many students enrolled in research doctoral degree programs pay no tuition and fees because institutional grant aid, fellowships and tuition waivers cover these charges.

Master's degree students and those in professional practice degree programs¹ are much less likely to receive this assistance. In 2011–12, one-third of full-time graduate and professional degree students received grant aid from their institutions. This included 71 percent of research doctoral students, compared with 38 percent of master's and 42 percent of professional degree students.²

After an overview of how graduate school prices have changed over time, this brief provides detailed information on published and net prices for students continuing their education beyond a bachelor's degree.

In recent years, graduate school tuition has risen in all sectors, except for the relatively small for-profit sector. However, these increases are smaller than in the past.

Tuition and Fees Over Time: Master's and Research Doctoral Programs

Tuition and fees for in-state graduate students at public universities grew rapidly in the past: 37 percent (in inflation-adjusted dollars) from 1989–90 to 1994–95 and 33 percent between 1999–2000 and 2004–05 (Figure 1). The 15 percent increase from 2009–10 to 2014–15 was smaller than the earlier five-year increases, with the exception of 11 percent from 1994–

Full-Time and Part-Time Enrollment

The tuition and fees reported in this brief are for one year of full-time enrollment. Because of the variation in patterns of part-time enrollment, summarizing prices for part-time students is difficult, except through prices per credit hour, when that figure is available.

The share of graduate students enrolling full time has increased from a low of 43 percent in fall 1976 to 50 percent in 1997 and to 57 percent in 2014. The prevalence of full-time enrollment declines with age. For example, in 2014, 80 percent of graduate students ages 22 to 24 attended full time, compared with 49 percent of those ages 30 to 34 and 36 percent of those ages 40 to 49.2

95 to 1999–2000.³ This pattern is very similar to the history of published tuition prices for undergraduate students enrolled in public four-year institutions.⁴

Average published tuition and fees for in-state graduate students at public universities increased 30 percent, from \$7,780 in 2005–06 to \$10,080 in 2010–11 (Figure 2). The growth rate slowed to 10 percent (in inflation-adjusted dollars) over the next five years. Out-of-state tuition and fees grew more slowly at 23 percent over the decade, and the gap between in-state and out-of-state prices declined.

Growth in sticker prices among graduate schools in the private nonprofit sector was slower and steadier—eight percent during the first five years of the decade and again from 2010–11 to 2015–16.

Average prices for graduate students at for-profit institutions declined from 2005–06 through 2013–14, and graduate school tuition and fees in this sector were 14 percent lower (after adjusting for inflation) in 2015–

¹ Professional practice degree programs include those in chiropractic, dentistry, law, medicine, optometry, osteopathic medicine, pharmacy, podiatry and veterinary medicine.

² National Center for Education Statistics (NCES), National Postsecondary Student Aid Study (NPSAS) 2012, PowerStats.

¹ NCES, Digest of Education Statistics 2015, table 303.80.

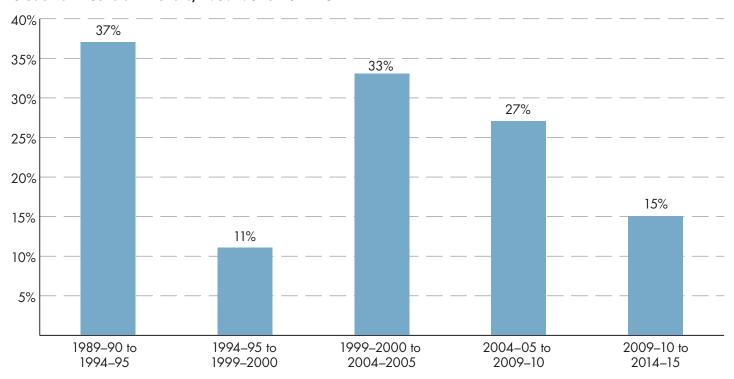
² NCES, Digest of Education Statistics 2015, table 303.45.

³ Ibid.

⁴ Jennifer Ma, Sandy Baum, Matea Pender and Meredith Welch (2016), Trends in College Pricing 2016. The College Board.

FIGURE 1

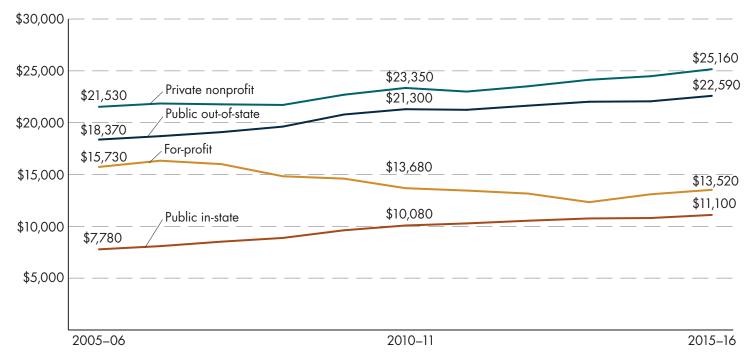
Five-Year Increases in Average Annual Public In-State Tuition and Fees for Master's and Research Doctoral Students in Constant Dollars, 1989–90 to 2014–15



Note: Includes research doctoral and master's students, but excludes professional degree students. Source: NCES, Digest of Education Statistics, table 330.50.

FIGURE 2

Average Annual Tuition and Fees for Full-Time Master's and Research Doctoral Students by Sector in Constant Dollars, 2005–06 to 2015–16



Note: Prices are weighted by full-time equivalent graduate enrollment at institutions.

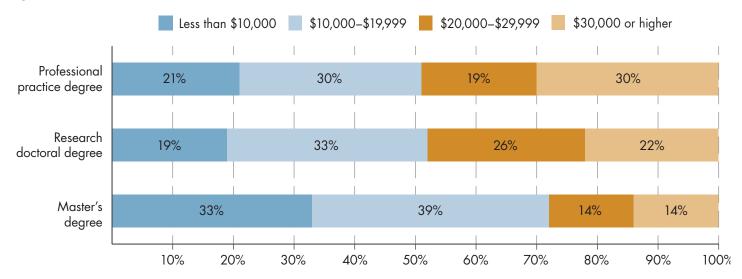
Source: Integrated Postsecondary Education Data System (IPEDS), Institutional Characteristics Surveys (2005-2015).

16 than a decade earlier.⁵ These declining prices were, at least in part, a response to enrollment pressures. Graduate enrollment in the for-profit sector fell nine percent between fall 2011 and fall 2015—a smaller decrease than the overall 31 percent decline in the for-profit sector, but still a contrast with steady graduate enrollment in public institutions and a three percent increase in graduate enrollment in the private nonprofit sector.⁶ Legal and regulatory issues have led some for-profit institutions to modify their pricing and other practices in an effort to combat enrollment declines.

Published tuition and fee prices for master's degree students vary both across and within sectors.

The same is true for research doctoral and professional practice degree programs.

FIGURE 3
Distribution of Published Tuition and Fee Prices for Full-Time, Full-Year Attendance by Graduate Degree Type, 2011–12



Source: NCES, NPSAS 2012, PowerStats.

In 2015–16, average published tuition and fees for full-time master's and research doctoral students ranged from \$11,100 for in-state students attending public universities to \$25,160 for those attending private nonprofit institutions (Figure 2). Because of the more rapid price increases in the public sector, average in-state tuition rose from 36 percent of the average private nonprofit sector price in 2005–06 to 44 percent in 2015–16. For out-of-state students, the price increased from 85 percent to 90 percent of the private nonprofit sector price. The average price at for-profit institutions was twice the published in-state public price in 2005–06, but only 22 percent higher a decade later.

A Wide Range of Prices Across and Within Degree Types

In 2011–12, total published tuition and fees for 21 percent of graduate students in professional practice degree programs were below \$10,000, but for 30 percent of professional practice students, they were \$30,000 or higher (Figure 3).⁷ There was also considerable price dispersion among both master's and research doctoral programs.

Some of the variation reflects differences across sectors. For example, in 2011–12, 82 percent of master's degree students in public nondoctoral

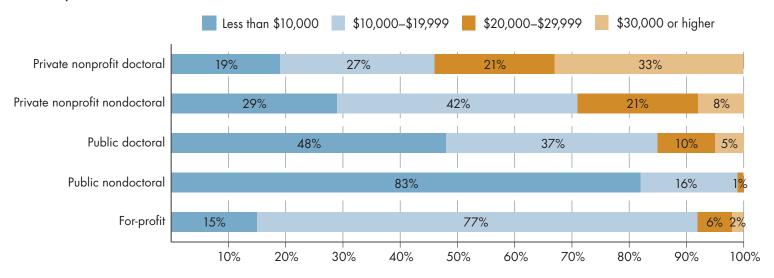
⁵ IPEDS, Institutional Characteristics Survey.

⁶ NCES, Digest of Education Statistics, tables 2006:180, 2009:204, 2011:204, 2013:303.50, 2015:303.50 and 2016:303.50.

⁷The latest detailed data on the distribution of tuition prices by type of degree are from NPSAS 2012. Despite the increase in published prices since then, the variation that year is likely representative of current patterns.

FIGURE 4

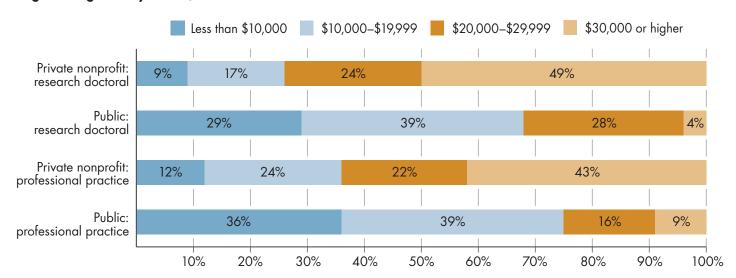
Distribution of Published Tuition and Fee Prices for Full-Time, Full-Year Attendance: Master's Degree Students by Sector, 2011–12



Note: Components may not sum to 100 percent because of rounding. Source: NCES, NPSAS 2012, PowerStats.

FIGURE 5

Distribution of Published Tuition and Fee Prices for Full-Time, Full-Year Attendance: Doctoral and Professional Degree Programs by Sector, 2011–12



Note: Components may not sum to 100 percent because of rounding. For profit-sector is not included because of small sample sizes. Source: NCES, NPSAS 2012, PowerStats.

universities were enrolled in programs with tuition and fees of \$10,000 or less (Figure 4). Only 19 percent of master's degree students enrolled in private nonprofit doctoral universities were in programs with such low prices.⁸ For a third of the students in the latter group, published charges were \$30,000 or more.

Similarly, published tuition and fees for both research doctoral and professional practice degree programs at public universities are lower than those at private nonprofit institutions. But there is also variation within sectors. In public institutions, 29 percent of research doctoral students were enrolled in programs with prices under \$10,000 in 2011–12, but 32 percent

⁸ Nondoctoral universities are institutions awarding at least 50 master's degrees a year, but fewer than 20 doctoral degrees. Doctoral universities award at least 20 doctoral degrees a year.

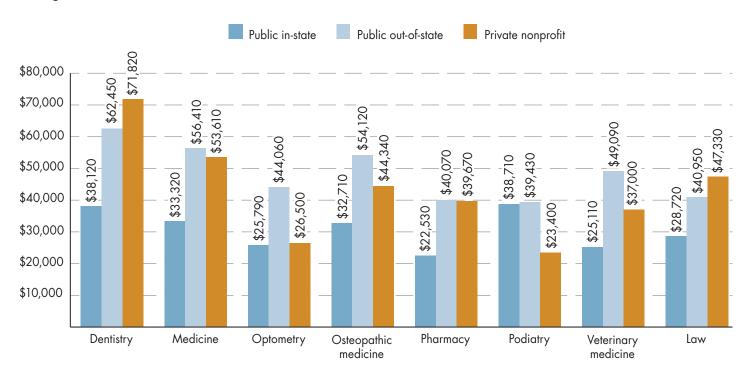
were in programs charging \$20,000 or more (Figure 5). For 12 percent of students enrolled in professional practice doctoral programs in private nonprofit universities, published tuition and fees were below \$10,000, but 43 percent were charged \$30,000 or more. The range of prices may reflect both differences across universities and differences across programs within individual institutions.

As Figure 5 indicates, sticker prices at private nonprofit universities are higher for research doctoral than for professional practice students. Forty-nine percent of research doctoral and 43 percent of professional practice students in this sector were enrolled in programs charging \$30,000 or more in 2011–12. At the other end of the spectrum, 26 percent of research doctoral and 36 percent of professional students were in programs charging less than \$20,000. But, as discussed in detail below, research doctoral students receive much larger price discounts than professional students.

Professional Practice Degree Programs: Dentistry, Medicine, Law and Other Fields

Institution-level data from the federal government allow a closer look at professional degree programs and the variation across fields. Even within sectors, average prices for these programs in areas such as medicine, dentistry and law vary considerably across fields (Figure 6). In 2015-16, average tuition and fees for in-state students at public universities ranged from \$22,530 for pharmacy and \$25,110 for veterinary medicine to \$38,120 for dentistry and \$38,710 for podiatry. Dentistry programs had the highest price tags for both out-of-state public and private nonprofit professional students, with medicine second-highest. Tuition and fees were lowest for podiatry in these two sectors, followed by pharmacy for public out-of-state students and optometry for those enrolled in private nonprofit institutions. Differences in published prices likely reflect a combination of program costs, demand and tuition discounting practices.

FIGURE 6
Average Tuition and Fees for Full-Time, Full-Year Attendance in Professional Practice Fields, 2015–16



Note: Prices are weighted by full-time equivalent graduate enrollment at institutions. Source: IPEDS, Institutional Characteristics Survey.

The range of tuition and fees for professional degree programs is much wider in the private nonprofit sector than in the public sector. In 2015–16, the average published price for dentistry was more than three times as high as that for podiatry, a \$48,420 per year difference. In contrast, the most expensive professional degree programs in the public sector were priced 72 percent higher than the least expensive programs for in-state students and 58 percent more for out-of-state students.

In each sector, prices are lower for law students than for medical and dental students, but the patterns have changed over time (Figure 7). Prices for medical school rose more slowly than prices for dental and law school over the decade from 2005–06 to 2015–16. For example, for in-state students at public universities, the published price of dental school rose 60 percent after adjusting for inflation, from \$23,980 to \$38,340. The price of law school rose 65 percent, from \$17,410 to \$28,720. In contrast, medical school tuition rose

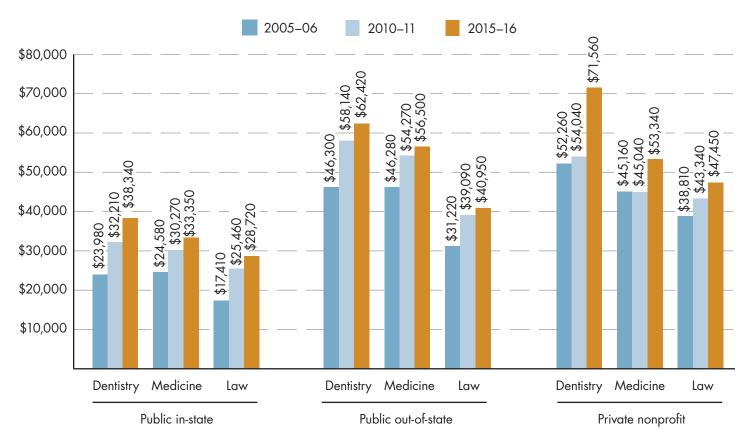
Tuition is generally highest for dental students, but prices across programs differ by sector.

Medical school tuition and fees rose more slowly than those for dentistry and law between 2005–06 and 2015–16.

36 percent, from \$24,580 to \$33,350, over the same 10-year period.

Because of the more rapid price increases in the public sector, the gap between average private and average public in-state tuition and fees declined in all three professional fields. For example, tuition and fees for

FIGURE 7
Average Published Tuition and Fees for Full-Time, Full-Year Attendance in Dentistry, Medicine and Law, in 2015
Dollars: 2005–06, 2010–11 and 2015–16



Note: Prices are weighted by full-time equivalent graduate enrollment at institutions. Source: IPEDS, 12-Month Enrollment Survey.

dentistry and law were more than twice as high in the private nonprofit sector as in the public sector in 2005–06, but less than twice as high a decade later. In-state prices also rose relative to out-of-state prices, with the out-of-state premium falling from 93 percent to 63 percent in dentistry, from 88 percent to 69 percent in medicine and from 79 percent to 43 percent in law.

The Student Perspective: Net Prices

The published tuition and fee amounts described above do not represent what graduate and professional students actually pay for their education; rather, they are the per year prices students would pay if they did not receive financial assistance from their institutions or grants and scholarships from other sources. Graduate students do not benefit from most of the federal and state grant programs that subsidize undergraduates, but they do receive significant discounts from their institutions and assistance from employers and other private entities, in addition to a small amount of publicly funded grant aid.

In 2011–12, 34 percent of full-time graduate and professional degree students received fellowships, scholarships and tuition waivers from their institutions. This aid, which lowers the net prices for students, does not include teaching and research assistantships. These discounts are most common for research doctoral students—71 percent received this support, compared with 38 percent of master's and 42 percent of professional degree students.9

Figure 8 shows the composition of grant aid for full-time graduate and professional students by type of program and sector. Three-quarters of research doctoral students in public and private nonprofit universities—but only 18 percent of those in the for-profit sector—received assistance that allowed them to pay less than the published price. Sixty-seven percent of research doctoral students enrolled in private nonprofit universities received institutional grant aid, compared with 61 percent of public university students. Students enrolled in master's and professional degree programs were less likely to receive grant aid. Those in the public sector were somewhat more likely than those in private nonprofit universities to receive this assistance.

In 2011–12, 23 percent of research doctoral students paid no tuition and fees, despite relatively high published prices. In contrast, students in master's and professional practice degree programs were much more likely to have paid for their education.

On average, institutional discounts reduced the tuition and fees graduate and professional students paid in 2011–12 by 20 percent (Figure 9). Students enrolled in the for-profit sector almost never benefit from this kind of assistance, but the average \$3,340 of aid in the public sector and \$4,950 in the private nonprofit sector covered 24 percent and 20 percent, respectively, of the published tuition and fees.

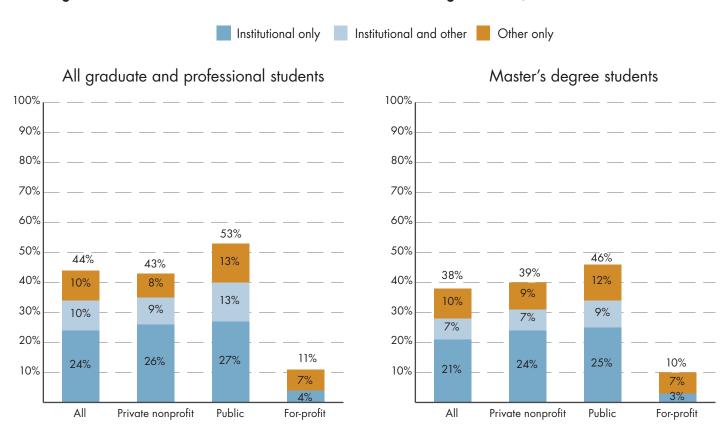
Institutional discounts vary across graduate programs. For doctoral students, average net institutional prices are about half the published prices—59 percent at public and 42 percent at private nonprofit universities in 2011–12. Students pursuing a master's degree in education had the smallest portion of their charges covered by institutional grants—an average of 13 percent at public and seven percent at private nonprofit universities.

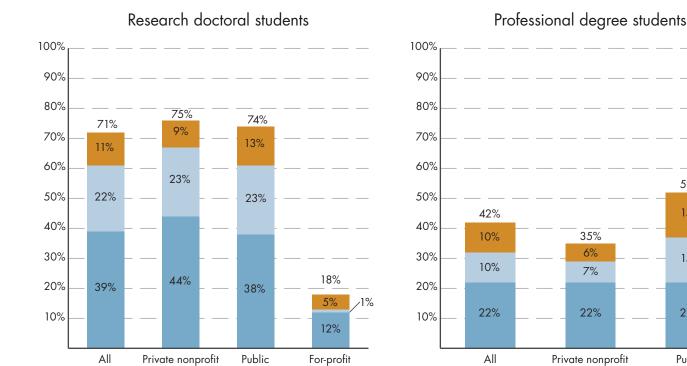
Grant aid from all sources helps students finance their education. But focusing only on the discounts provided by institutions is the best way to highlight the difficulty of interpreting published tuition and fee prices. As noted above, in 2011–12, 19 percent of research doctoral students were in programs with tuition and fees under \$10,000, and 22 percent were in programs charging \$30,000 or more (Figure 3). But 23 percent of these students were not charged tuition and fees at all, and another 31 percent paid less than \$10,000. Only seven percent of research doctoral students paid \$30,000 or more, even before considering assistance they may have received from employers or other non-institutional sources (Figure 10).

⁹ NCES, NPSAS 2012, PowerStats.

FIGURE 8

Percentage of Full-Time Graduate and Professional Students Receiving Grant Aid, 2011–12





52%

15%

15%

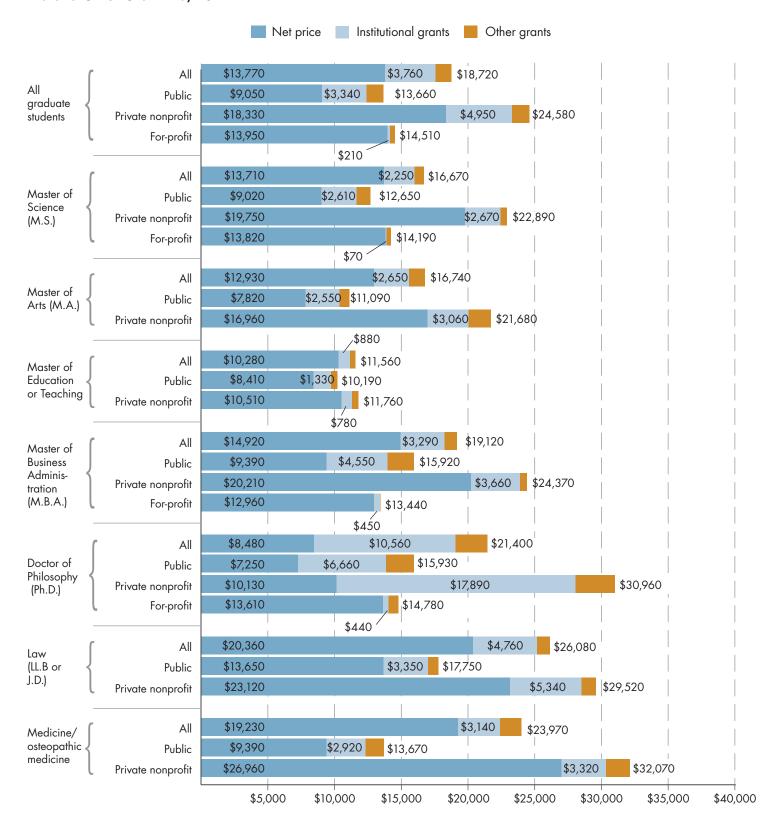
22%

Public

Note: The number of professional degree students enrolled in for-profit institutions is too small to be included. Source: NCES, NPSAS 2012. PowerStats.

FIGURE 9

Breaking Down Graduate and Professional Student Published Prices: Net Tuition and Fees, Institutional Grant Aid and Other Grant Aid, 2011–12



Note: Sample sizes are too small to report on master of arts, master of education or teaching, law and medicine programs in the for-profit sector. See Appendix A for a table with values.

Source: NCES, NPSAS 2012, PowerStats.

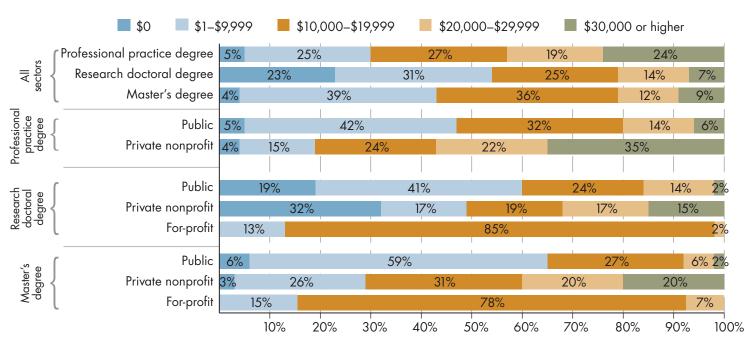
Time-to-Degree

The tuition and fees reported in this brief are for one year of full-time enrollment, but the total cost of earning a degree depends on the length of enrollment and annual increases in tuition and fees. Most law schools require three years of full-time enrollment, but a master's degree in business administration requires two years, and medical students enroll full time for four years. Some master's degree programs require only one year of full-time study.

Measuring the number of years students are enrolled does not reveal the number of years for which they have paid tuition, because many students enroll part time. Research doctoral students generally enroll in classes for three years and then write a dissertation. In 2008, the median number of years between enrolling in graduate school and earning a doctoral degree ranged from 6.7 years in the physical sciences and engineering to 12.7 years in education, where part-time enrollment is much more common.¹⁰ Students generally pay only a nominal amount of tuition when they have finished their coursework and are working on their dissertations.

Moreover, the true cost of earning a degree includes the forgone wages from taking time out of the labor force. Students who continue to work full time while they are in graduate school do not incur this cost, but many students do not work for pay while enrolled. In 2011–12, less than half of full-time graduate and professional students had employment other than assistantships while they were enrolled. Twenty-eight percent overall, and only 12 percent of those working toward professional practice degrees, earned as much as \$10,000 over the year.¹¹

FIGURE 10
Distribution of Tuition and Fees Net of Institutional Discounts



Note: Sample sizes are too small to report on master of arts, master of education or teaching, law and medicine programs in the for-profit sector. Components may not sum to 100 percent because of rounding.

Source: NCES, NPSAS 2012. PowerStats.

¹⁰ Nathan E. Bell (2010), "Data Sources: Time-to-Degree for Doctorate Recipients," Washington, DC: Council of Graduate Schools, https://www.cgsnet.org/ckfinder/userfiles/files/DataSources 2010 03.pdf.

¹¹ NCES, NPSAS 2012, PowerStats.

Very few master's and professional practice degree students have all their tuition and fees covered by institutional discounts. Nonetheless, the published prices overstate their charges. For example, published tuition and fees were less than \$10,000 for 12 percent of professional practice degree students enrolled in private nonprofit universities and \$30,000 or more for 43 percent. The net price charged was less than \$10,000 for 19 percent and \$30,000 or more for 35 percent of students.

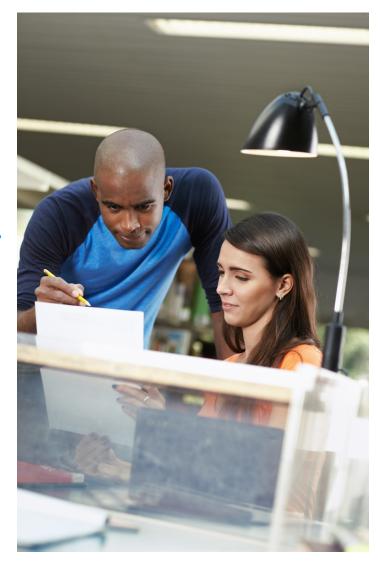
Conclusion

Understanding tuition prices for graduate and professional students is perhaps even more complicated than understanding undergraduate college prices. Prices can differ dramatically across subject area within one institution, not just across sectors and degree types. Moreover, published tuition and fees do not apply to most research doctoral students, and many master's and professional students also receive institutional grant aid.

Appendix B reports detailed published tuition prices for several institutions to provide examples of variation on an individual campus. This information strengthens the argument that navigating the choice of graduate programs and estimating the cost of attending is challenging.

Annual published tuition prices tend to be lower for master's degree programs than for doctoral and professional programs, which require more time to complete. But students in master's programs receive significantly less grant aid than those in doctoral programs. Moreover, the earnings associated with these programs are lower than those associated with doctoral programs and much lower than those associated with professional degree programs.

To make informed decisions about graduate study, students need reliable data about how much they will have to spend. Unfortunately, the data available are less precise than those available on undergraduate prices. No resource analogous to the U.S. Department of Education websites reporting undergraduate tuition



and fees and post-college earnings for individual institutions is available to help students make decisions about graduate study.

The published price of post-baccalaureate study has risen rapidly. Many research doctoral students in public and private nonprofit universities pay little or no tuition. But many graduate and professional students must pay a considerable amount for their tuition and to cover their living expenses while they are in school. The next brief in this series will provide details about funding sources for graduate and professional students.

Average Annual Net Tuition and Fees, Institutional Grant Aid and Other Grant Aid for Graduate and Professional Students 2011–12

		Net price	Institu- tional grants	Other grants	Tuition and fees	Net price/ tuition and fees	Net institu- tional price/ tuition and fees
All graduate programs	All	\$13 <i>,77</i> 0	\$3 <i>,7</i> 60	\$1,190	\$18,720	74%	80%
	Public	\$9,050	\$3,340	\$1,270	\$13,660	66%	76%
	Private nonprofit	\$18,330	\$4,950	\$1,300	\$24,580	75%	80%
	For-profit	\$13,950	\$210	\$350	\$14,510	96%	99%
Master of science (M.S.)	All	\$13,710	\$2,250	\$710	\$16,670	82%	87%
	Public	\$9,020	\$2,610	\$1,020	\$12,650	71%	79%
	Private nonprofit	\$19, <i>75</i> 0	\$2,670	\$470	\$22,890	86%	88%
	For-profit	\$13,820	\$70	\$300	\$14,190	97%	100%
Master of arts (M.A.)	All	\$12,930	\$2,650	\$1,160	\$16 <i>,7</i> 40	77%	84%
	Public	\$7,820	\$2,550	\$720	\$11,090	71%	77%
	Private nonprofit	\$16,960	\$3,060	\$1,660	\$21,680	78%	86%
Master of education or teaching	All	\$10,280	\$880	\$400	\$11,560	89%	92%
	Public	\$8,410	\$1,330	\$450	\$10,190	83%	87%
	Private nonprofit	\$10,510	\$780	\$470	\$11 <i>,7</i> 60	89%	93%
Master of	All	\$14,920	\$3,290	\$910	\$19,120	78%	83%
business adminis- tration (M.B.A.)	Public	\$9,390	\$4,550	\$1,980	\$15,920	59%	71%
	Private nonprofit	\$20,210	\$3,660	\$500	\$24,370	83%	85%
	For-profit	\$12,960	\$450	\$20	\$13,440	96%	97%
Doctor of philosophy (Ph.D.)	All	\$8,480	\$10,560	\$2,360	\$21,400	40%	51%
	Public	\$7,250	\$6,600	\$2,080	\$15,930	46%	59%
	Private nonprofit	\$10,130	\$17,890	\$2,940	\$30,960	33%	42%
	For-profit	\$13,610	\$440	\$730	\$14,780	92%	97%
Law (LL.B. or J.D.)	All	\$20,360	\$4,760	\$970	\$26,080	78%	82%
	Public	\$13,650	\$3,350	\$750	\$1 <i>7,75</i> 0	77%	81%
	Private nonprofit	\$23,120	\$5,340	\$1,060	\$29,520	78%	82%
Medicine or osteopathic medicine	All	\$19,230	\$3,140	\$1,600	\$23,970	80%	87%
	Public	\$9,390	\$2,920	\$1,350	\$13,670	69%	79%
	Private nonprofit	\$26,960	\$3,320	\$1,790	\$32,070	84%	90%

Source: NCES, NPSAS 2012, PowerStats.

Variation in Published Graduate and Professional Tuition and Fees Within Institutions

Some universities have complex pricing structures. Published tuition and fees for selected graduate and professional programs at individual public and private universities provide examples of the variation in prices within institutions.

Appendix Table B.1—University of Michigan

	In-state	Out-of-state
College of Architecture and Urban Planning		
Graduate	\$13,990	\$21,393
Rackham*	\$13,990	\$20,479
Rackham School of Art and Design	\$10,942	\$22,111
School of Business		
Day	\$29,675	\$32,175
Executive program	\$30,025	\$31,025
Master of management program	\$17,640	\$19,640
Master of accounting	\$22,400	\$24,900
Rackham	\$11,188	\$22,349
School of Dentistry		
Doctor of dental surgery	\$12,699	\$19,860
Rackham School of Education	\$10,942	\$22,111
College of Engineering		
Graduate	\$12,559	\$23,367
Rackham	\$12,222	\$22,987
School of Information	\$10,733	\$21,673
School of Law	\$27,342	\$28,842
College of Literature, Sciences, and the Arts	\$10,733	\$21,673
School of Medicine		
Professional	\$17,025	\$26,190
Master's in health professions education	\$7,846	\$8,5 <i>7</i> 4
Rackham	\$10,754	\$21,716
School of Music, Theater, and Dance		
Graduate	\$11,229	\$22,399
Rackham	\$10,942	\$22,111
School of Graduate Resources and Environment	\$10,590	\$20,982
School of Nursing	\$11,067	\$22,363
College of Pharmacy		
Professional	\$12,571	\$21,008
Rackham	\$10,733	\$21,673
School of Public Health	\$13,357	\$22,074
School of Public Policy	\$12,158	\$22,111
School of Social Work	\$12,878	\$20,636

^{*}Rackham refers to the Rackham School of Graduate Studies at the University of Michigan, the central administrative unit for many graduate programs at the university.

Appendix Table B.2—University of California, Riverside

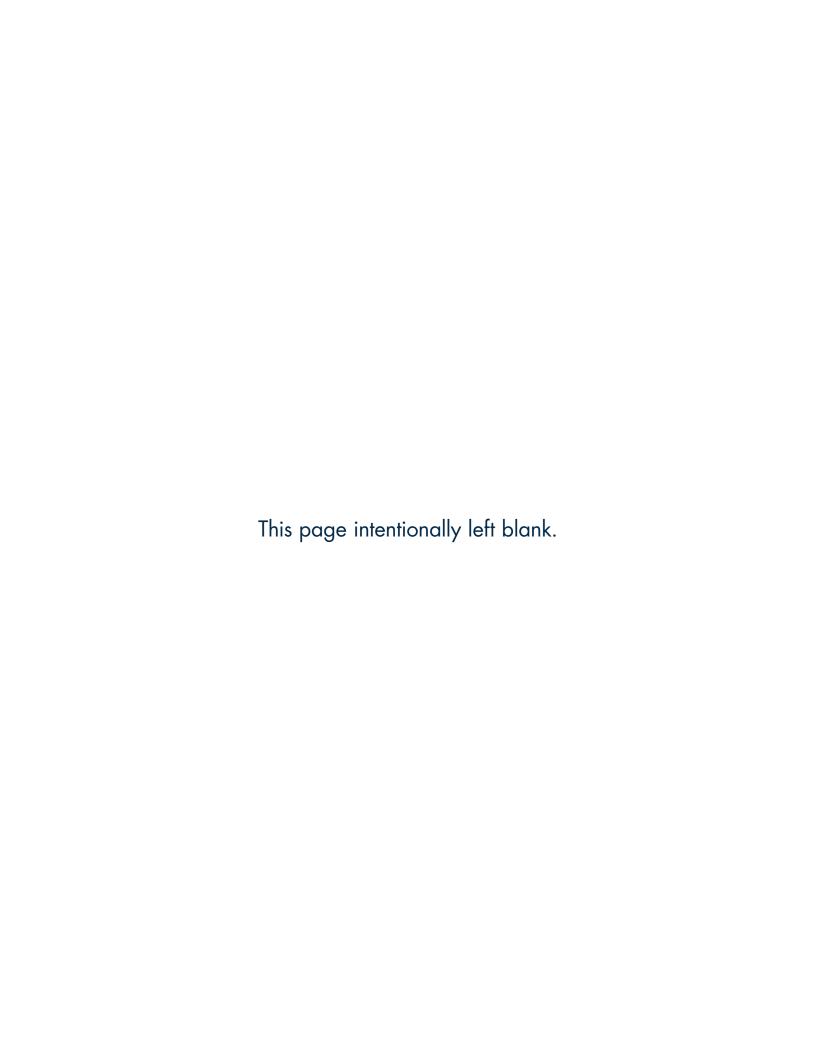
	In-state	Out-of-state
Medical school years 1 and 2	\$38,348	\$50,593
Medical school years 3 and 4	\$42,764	\$50,593
Graduate students	\$11,167	\$31,852
Master of business administration	\$41,941	\$54,187
Master of public policy	\$22,702	\$34,948

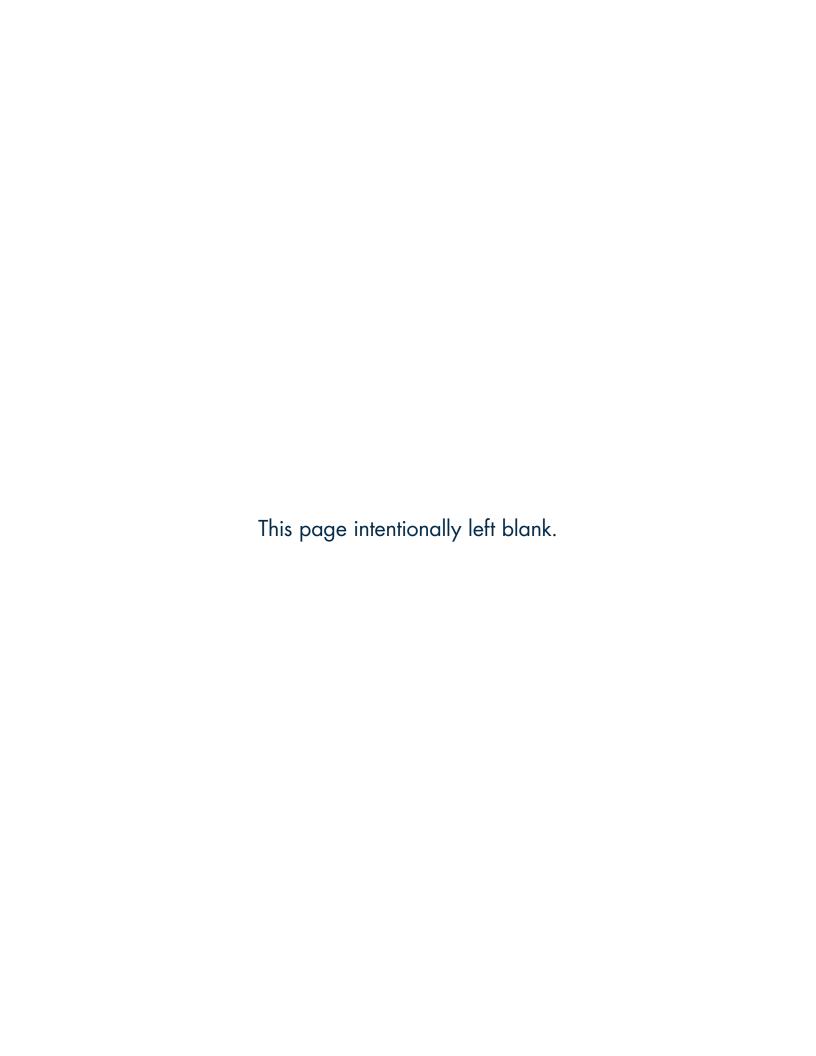
Appendix Table B.3—Duke University

	Tuition
School of the Environment (Master's)	\$38,392
	\$30,400 to
Master of nursing	\$34,770
Doctor of nursing	\$40,498
Law	\$70,386
School of Medicine	
Biostatistics	\$38,983
Clinical leadership	\$34,440
Doctor of medicine	\$59,474
Master of biomedical sciences	\$47,431
Master of management in clinical informatics	\$62,788
Ophthalmic technician certificate	\$12,258
Pathology assistant	\$32,038
Physical therapy	\$42,688
Physician assistant	\$47,171
Master of business administration	\$63,200
Master of engineering management	\$50,802
Master of divinity	\$22,798
Doctor of divinity	\$36,738
Master of international development (2-year)	\$46,165
Master of international development (1-year)	\$54,740
Doctor of philosophy	\$55,384

Appendix Table B.4—University of Miami

	Tuition
Graduate	\$46,616
Law (J.D.)	\$49,042
Graduate online	\$45,093





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