



ENGAGEMENT GUIDE FOR LAW SCHOOL ADMINISTRATORS

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INTRODUCTION

Many law students today are taking on far more debt than they have the experience to manage. But debt management is far from the whole story.

Students often lack a framework for making good financial decisions, which can impact every aspect of their personal and professional futures.

In addition, graduates who seek to practice law will have to demonstrate an ability to responsibly manage their personal finances, including debt accumulated while in law school, as a sign they can be entrusted to safeguard the money and property of clients in the future.¹

That's why we created MAX, the first-of-its-kind, multi-faceted personal finance curriculum exclusively for law students.

MAX by AccessLex® is structured to complement the work you are already doing to educate your students on personal finance and loan repayment. It combines in-person workshops, online and virtual programming, and one-on-one counseling to leverage the strengths of law students, address their weaknesses and fit into their demanding schedules.

MAX can help your school **meet ABA Standard 507** by providing financial education and debt counseling from the inception of a student's loan obligations through graduation.

Whether you are new to MAX or have been using the program since its inception, the framework outlined in this guide will help you make MAX a success on your campus.

In addition to its own rewards, responsible financial behavior leads to a better life. Performing desirable financial behaviors is associated with greater financial satisfaction, better physical and mental health, and higher grades.²

¹ <https://www.accesslex.org/sites/default/files/2019-04/Financial%20Education%20issue%20brief%20-%204.10.19.pdf> ² Xiao, J.J., Shim, S., Barber, B., & Lyons, A. (2008). Academic success and well-being of college students: Financial behaviors matter. Take Charge America Institute. Retrieved from http://www.cefe.illinois.edu/research/reports/Academic%20Success%20and%20Well-Being%20of%20College%20Students_112007.pdf.

GETTING STARTED

Getting started with the MAX program is easy. Follow these quick steps to begin maximizing the financial capability and capacity of your law students:



EXPERIENCE MAX

Reach out to your [Education Services team member](#) or MAX@accesslex.org to request an administrator login to MAX Online. From there, you can sign in at AccessLex.org/MAXonline to experience the MAX Online platform. Review the welcome video, take the MAX survey and complete the lessons, so you can get a sense of the platform and what your students will experience when they sign up for MAX.

BUILD YOUR MAX TEAM

John Heywood said, “Many hands make light work,” and the same applies to MAX. Grab a few colleagues from other campus offices to help you promote MAX to your students. What’s the best way to announce the program to your incoming 1Ls (and the faculty and staff at your law school!)? How will you maintain enthusiasm for the program as your students progress through their law school experience? What’s the best way to promote MAX resources as your students prepare to graduate and take the bar exam? Brainstorm with your colleagues and craft your own MAX strategy for the upcoming year!

USE MAX RESOURCES

Reaching your students to introduce the MAX program and point them to its resources is critical to getting the most out of the program, and we’ve made that easy with our [MAX Communications Toolkit](#), which contains the following:

- [Student email announcements](#) and [social media materials](#) that can be shared with students before the start of the school year
- [Wallet cards](#) or [flyers](#) to include in an orientation mailing or packet of information
- [Program posters](#) to hang on bulletin boards around campus during orientation and early fall
- [PowerPoint slides](#) that can be integrated into an orientation session
- [Sample email](#) and social media language to promote MAX lessons and workshops
- [Learning module](#) and [workshop descriptions](#)
- [MAX digital banners](#)





STRATEGIES FOR MAX SUCCESS



Through our work with—and feedback from—participating MAX schools and students, three steps for consistent engagement have emerged.



LAUNCH

Early introduction to campus colleagues and students



INTEGRATE

Intentional integration into existing programming



PROMOTE

Consistent and ongoing promotions

STRATEGIES FOR MAX SUCCESS

STEP 1: LAUNCH



Before you begin sharing MAX with your students, introduce your campus colleagues to the [MAX program](#) and to [AccessLex Institute](#). It's important to educate them early so they know about this resource and can help you promote it to students throughout the year.

Reach out to colleagues in the following offices—as well as student leaders—to tell them how MAX was created and how the program can help students achieve their financial goals:

- Academic Support/Academic Success
- Admissions
- Career Services
- Dean's Office
- Financial Aid
- Law Faculty
- Student Affairs/Student Services
- Student Bar Association Leadership

Consider sharing some of the results of our 2016 pilot program, which steered the development of the MAX Learning Curriculum (*Resource A*). Below are some of the pilot program highlights:

Beginning in the fall of 2016, AccessLex Institute collaborated with law school administrators and students to build an outcomes-based program to increase the financial capability of the law school community. By April 2017, more than 5,000 law students and administrators at over 40 law schools had participated in the pilot program's focus groups and surveys. Participants generously offered their insight on everything from financial knowledge and current financial behaviors to what schools and students want—and need—in a personal finance program. The feedback was outstanding—and very revealing.

Students further commented that a law school that offered a well-defined personal finance curriculum would be viewed as “caring about their students as individuals” and “respectful of the substantial financial investment to attend.”

Overall, a staggering 98% of student respondents saw benefit in a personal finance program—and would be thankful to have their institution provide one for them.

26% don't budget or track their spending

40% worry about being able to pay for their monthly expenses

49% leave a balance on their credit card(s) each month

70% feel stressed about personal finances

77% are worried about their student debt growing

85% give themselves a B- or lower grade on their personal finance knowledge



“Introducing MAX by AccessLex has greatly benefited our students. The commitment and support from the AccessLex team has been excellent. The presentations and materials provide the much-needed information in a way that is relevant and easily understood by today’s law students. I look forward to future outcomes as our current first year students continue to benefit from the MAX program during their second and third year of law school. I hope the lessons they learn now will not only influence their financial decisions as law students but as future lawyers as well.”



Andres Marrero
Director, Law Student Financial Services
St. Thomas University Law School
(MAX School since 2017)



Once you have shared MAX with your campus colleagues, think about how you are going to introduce the program to your students.

Who will make this announcement? And, when will it take place?

These are two important questions to consider as you put together your marketing plan for MAX.

As for the person who should introduce MAX to your students, choose someone who routinely reaches out to your law students and will grab their attention. The voice with the most impact may be the dean or another senior administrator at the law school; or it may be someone in admissions or student services who has already had the opportunity to establish a relationship with your incoming students.

As for timing your announcement, consider introducing MAX to your students during orientation or even the weeks leading up to it because orientation—and more broadly, the start of the school year—provides you with a captive audience.

STRATEGIES FOR MAX SUCCESS

STEP 2: INTEGRATE

The MAX program includes an in-person workshop most semesters to complement the MAX Online curriculum and provide another learning format. Schools with highly successful MAX workshops have often incorporated them into existing academic or student programming.

For example, schools that integrated the 1L MAX workshop into orientation programming saw 90 – 100% of their 1L class participate in the event vs. an average participation rate of 5 – 15% at those schools that planned a standalone workshop.



If integration into the orientation schedule doesn't work for you, reach out to your colleagues and see if there are opportunities to incorporate the workshop into other

required 1L programming in the fall, such as professional development seminars, career development initiatives or academic support programming. Components of some of the core academic classes also surround financial issues, and MAX workshops can be used as an opportunity to bring a guest speaker directly into the classroom.

Student groups can also bring programming to life. If you have a student group that is particularly interested in personal finance or student wellness, MAX workshops can be sponsored by your student group(s).





Here Are The Most Popular Ways Our MAX Schools Have Incorporated MAX Into An Existing Campus Program:

1. Integrate MAX 1L workshop into **orientation** or **professional development seminar**.
2. Integrate other MAX workshops and/or lessons into **class experience** or **existing wellness program**.
3. Introduce **MAX requirement** for certain subsets of the population (first gen programming, scholarship recipients, etc.).

Regardless of how you plan the campus workshops, use the MAX Workshop Checklist on the following page to ensure your event is successful each time.



MAX WORKSHOP CHECKLIST

THREE MONTHS BEFORE YOUR WORKSHOP

- Identify potential dates for MAX workshops.
- Review the campus calendar:
 - Are there any big events or planned speakers on this day?
 - Is the date a religious holiday?
 - Is the date right before a break, long weekend or major sporting event?
 - Contact Academic Support: when are the major 1L writing assignments and/or exams scheduled?
 - Contact your student leaders to engage them early in the process.
- Consider the time of day. If the workshop will take place over the lunch hour, will you offer food? If not, consider if students will have time to grab lunch before the session or whether they will need to choose between this session and eating.
- Contact your [AccessLex Education Services team member](#) to ensure the availability of your date preference(s).
- Notify your campus colleagues: Student services, academic support, dean's office, law faculty, student groups and others. Let them know the date, time and purpose of event and ask for their support. Here is some language you can use: "This program helps our 1Ls manage their personal finances— a source of anxiety for over 77% of law students. Please help us make this program a success by encouraging students to attend, and, if possible, avoiding direct schedule conflicts. If you do know of an unavoidable conflict, please let me know so I can consider re-scheduling."





SIX WEEKS BEFORE THE EVENT

- Request event posters and other promotional materials from your Education Services team member.
- Post the event on the law school activities calendar.

TWO TO THREE WEEKS BEFORE THE EVENT

- Promote to students through email communication and social media. Consider an RSVP policy—or an incentive for those who RSVP. Alternatively, you can encourage attendance with a line like this: “Please notify Dean if you do not plan to attend.” Use the sample email and social media communications for each workshop in the [MAX Communications Toolkit](#).
- Reach out to student leadership groups and ask them to promote the event to their members.
- Use [posters](#) from the MAX Communications Toolkit in well-traveled spots on campus with date, time and benefits of the MAX workshop(s).
- Utilize electronic message boards to promote the event.

WEEK BEFORE EVENT

- Share event with students through email communication and social media. If your students run their own social media class groups, ask one of your students to post the event to their page(s).

DAY BEFORE EVENT

- Share event with students through email communication and social media.

MORNING OF EVENT

- Promote event one last time to students through social media.



BONUS: Your MAX workshops will also appear in MAX Online just for your students. Make sure to share the event details (such as room location) with the Education Services team for advertising purposes.

STRATEGIES FOR MAX SUCCESS

STEP 3: **PROMOTE**

Once you have introduced MAX to your students and have held your first campus workshop, don't stop there. Our most successful schools have continued to promote the program to their students monthly, so MAX becomes part of their law school culture.

Highlight a different MAX lesson each month or a different component of the program (e.g. MAX coaching sessions, scholarship incentives, etc.). You can use the sample email language provided in the MAX Communications Toolkit to schedule your email and social media efforts for the year.

We've also seen schools develop innovative programming that involves leveraging student participation in the promotions of MAX.



Below Are Some Of The Ideas Shared That May Work For Your Campus:

- Make your student workers MAX Ambassadors and ask them to identify the best time of day and best time of the semester for MAX workshops, as well as conflicts and/or issues that may limit attention for the event (e.g. a big first-year writing assignment deadline on the day of the workshop), and the best way to get the word out to students. Task your MAX Ambassador with designing a social media campaign to promote MAX to all 1L students throughout the semester. They can also be consulted for the best food and/or incentives to entice students to attend campus workshops.
- Notify student groups, such as the Student Bar Association or other student affinity groups (i.e. Black Law Student Association, Latino Law Student Association, Public Interest Law Group, etc.) about the MAX program and encourage them to share the information with their members.
- Create a student advisory group focused on financial wellness initiatives and have them design a marketing plan for the MAX program and a logistics plan for the MAX campus workshops each semester.
- Contact your students for MAX testimonials and use these in your promotional efforts each semester.

IF YOU ARE CONSISTENT WITH YOUR PROMOTIONS, MAX will become a part of your students' routine!

Don't Miss These MAX Resources in the MAX Communications Toolkit!

- [List of MAX workshops and their descriptions](#) from which to schedule live in-person events and webinars
- [MAX workshop posters](#), [sample emails](#), [flyers and handouts](#), [MAX banners](#) and [social media materials](#) that can be used to promote upcoming workshop events



UTILIZE YOUR ACCESSLEX RESOURCES

As with any personal finance curriculum (or other new initiative), student engagement can take time to build. And it can take even longer to see behavior change. We understand and appreciate the patience and groundwork it takes to keep working toward your program goals.

Reach out to the Education Services team for ongoing consultation support, and don't forget to use the growing number of resources in the [MAX Communications Toolkit](#).

We also encourage you to share your success stories and other ideas for program improvement at an upcoming [LexCon Financial Capability and Student Success Conference for Graduate and Professional Administrators](#).





RESOURCE A: MAX CURRICULUM

1L Learning Modules

- Lesson 1: Understanding Your Financial Personality
- Lesson 2: Setting Your Financial Goals
- Lesson 3: Developing a Personal Spending Plan
- Lesson 4: The Power of Interest
- Lesson 5: Keeping Your Budget on Track
- Lesson 6: Monitoring Your Credit
- Lesson 7: Using Credit
- Lesson 8: Summer Financial Planning

2L Learning Modules

- Lesson 9: Exploring Your Career Path
- Lesson 10: Understanding Benefits
- Lesson 11: Comparing Job Offers
- Lesson 12: Exploring Solo Practice
- Lesson 13: Personal Tax Strategy
- Lesson 14: Debt-to-Income Ratio
- Lesson 15: Strategic Purchasing
- Lesson 16: Financial Planning

3L Learning Modules

- Lesson 17: Personal Risk Assessment
- Lesson 18: Why Invest?
- Lesson 19: Evaluating Investment Options
- Lesson 20: The Investing Process
- Lesson 21: The Road to Zero
- Lesson 22: Covering Risk with Insurance
- Lesson 23: Retirement and Estate Planning
- Lesson 24: Financial Wellness



RESOURCE B: MAX WORKSHOPS

1L Workshops

- Financial Planning for Law School Students
- The Psychology of Financial Decision-Making
- Not Just a Number - The Importance of Credit to Law Students

2L Workshops

- Your Employment Options, Your Money
- Making Big Purchases Fit Your Big Picture
- Strategies for Financing the Cost of Your Bar Study

3L Workshops

- The Road to Zero: A Strategic Approach to Student Loan Repayment
- Your PSLF Action Plan
- Financial Bootcamp: Life After Law School



YOUR MAX STRATEGY



STEP 1: LAUNCH

YOUR MAX STRATEGY



STEP 3: PROMOTE _____



EMPOWERING THE NEXT GENERATION OF LAWYERS®