



# 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.

*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 events, 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.<sup>1</sup>*

<sup>1</sup> 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 [https://www.researchgate.net/publication/340566174\\_Academic\\_success\\_and\\_well-being\\_of\\_college\\_students\\_Financial\\_behaviors\\_matter](https://www.researchgate.net/publication/340566174_Academic_success_and_well-being_of_college_students_Financial_behaviors_matter)



# 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

Set up a “School Staff - Law School” account at [AskEdna.accesslex.org](https://askedna.accesslex.org) to experience the MAX Online platform. Watch the welcome video, check out the MAX Blog and complete the courses, so you can get a sense of the platform and what your students will experience when they log into 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](#) that can be shared with students before the start of the school year
- [Wallet cards and flyers](#) to include in an orientation mailing or packet of information
- [PowerPoint slides](#) that can be integrated into an orientation session
- [Sample emails](#) to promote MAX events
- [Learning module](#) and [event descriptions](#)



# 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

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

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.

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 in-person or virtual events to complement the MAX Online curriculum and provide another learning format. Schools with highly successful MAX events have often incorporated these presentations into existing academic or student programming.

**For example, schools that integrated a MAX presentation 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 presentation.**



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 presentation 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 presentations 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 events 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 a MAX presentation into **orientation** or **professional development seminar**.
2. Integrate other MAX events and/or online courses into **class experience** or **existing wellness program**.
3. Introduce **MAX requirement** for certain subsets of the population (first generation programming, scholarship recipients, etc.).



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





# MAX EVENT CHECKLIST

## THREE MONTHS BEFORE YOUR EVENT

- Identify potential dates for MAX events.
- 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 event 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 the 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 YOUR EVENT

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

## TWO TO THREE WEEKS BEFORE YOUR 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."
- Reach out to student leadership groups and ask them to promote the event to their members.
- Utilize electronic message boards to promote the event.

## WEEK BEFORE YOUR 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 YOUR EVENT

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

## MORNING OF YOUR EVENT

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



# MAX IN-ACTION

In addition to introducing your students to MAX by AccessLex® during orientation, consider these examples of administrators using innovative strategies to engage students throughout law school.

## CAREER SERVICES/PROFESSIONAL DEVELOPMENT PROGRAMS

### Barry University Dwayne O. Andreas School of Law

Each semester, Barry University School of Law integrates a MAX by AccessLex® webinar as part of Fall and Spring Orientation programming, where attendance is required for incoming 1L students. Additionally, four to eight MAX by AccessLex® events are offered throughout the semester so that both their daytime and evening students have the opportunity to participate in each topic. The webinars are always paired with MAX Coaching with Accredited Financial Counselors®.

At Barry Law, students are required to obtain a minimum of six hours of Professionalism Enhancement Program credit in order to graduate. To support this initiative, the Barry Law MAX administrator team ensures the MAX events offered each semester are eligible for this professionalism credit.

### Univeristy of Oregon School of Law

The Center for Career Planning and Professional Development at University of Oregon School of Law reached out to AccessLex Institute to integrate MAX by AccessLex® resources with their First Year Professional Development Program: Career Exploration and Professional Training.

The law school elected to offer the MAX by AccessLex® event, Your Employment Options, Your Money, followed by the following break-out Q&A sessions, each facilitated by an Accredited Financial Counselor® from the AccessLex Center for Education and Financial Capability®:

- Identifying Your Values
- Careers, Salaries and Negotiation Strategies
- Public Service Loan Forgiveness (PSLF)
- Income-Driven Repayment Strategies

### St. John's University School of Law

St. John's University School of Law fully integrated MAX by AccessLex® into their Professional Development Class – a mandatory course for all 1Ls – by requiring that students view the Building Your Law School Budget presentation as well as four supportive online lessons from the MAX by AccessLex® curriculum.

### Univeristy of Tulsa College of Law

The Dean, in collaboration with the Professional Development Office at University of Tulsa College of Law, holds a mandatory Dean's Seminar for all 1L students each year. During the seminar, students attend the MAX by AccessLex® event: Financial Planning for Law Students and are required to create a MAX account and complete at least one online lesson prior to a section meeting.

## FINANCIAL AID

### University of Utah Quinney College of Law

To help students identify the next steps in the student loan repayment process, thereby reducing their financial stress prior to studying and taking the bar, the University of Utah Quinney College of Law leveraged MAX by AccessLex® coaching to offer enhanced exit counseling for graduating 3Ls.

In addition to the Department of Education exit counseling requirements, students were asked to register for the MAX webinar: The Road to Zero: A Strategic Approach to Student Loan Repayment. Following webinar attendance, students scheduled 30-minute, one-on-one financial coaching sessions with Accredited Financial Counselors® from the AccessLex Center for Education and Financial Capability®.

## STUDENT AFFAIRS, STUDENT SERVICES, WELLNESS PROGRAMMING

### Northern Kentucky University Chase College of Law

Through Northern Kentucky University Chase College of Law's innovative **All Rise** program, students who are first-generation college, low-income, or ethnically or racially diverse receive financial and professional development support throughout law school. This support includes first-year law books, a free bar preparation course, leadership development through a mentorship program, professional skills training in all three years, and more.

In addition to the financial and professional development support the school provides, students in the **All Rise** program are required to complete all MAX by AccessLex® online modules, attend educational events and have at least one coaching call per semester with an Accredited Financial Counselor®.

### Notre Dame Law School

As part of Notre Dame Law School's January Financial Wellness Week, four MAX by AccessLex® events were offered virtually, including sessions on:

- Student Loan Repayment
- Credit Management
- PubliLegal Salaries, Taxes and Benefits
- Public Service Loan Forgiveness and the Notre Dame Loan Repayment Assistance Program

Individual financial coaching appointments with Accredited Financial Counselors® were also

offered during the week, as well as a Notre Dame Law padfolio incentive give away for MAX Online lesson completions and webinar attendance.

### Southern University Law Center

The financial aid office at Southern University Law Center organizes financial wellness week every March on campus. As part of the week's programming, students are invited to attend the event: **The Road to Zero: A Strategic Approach to Student Loan Repayment**, which is offered at both lunchtime and evening sessions.

Additionally, students are offered the opportunity to sign up for one-on-one virtual MAX Coaching sessions with an Accredited Financial Counselor® during predetermined windows set by the school.

### University of Houston Law Center

A professor at University of Houston Law Center created a course entitled "Well-Being in the Law", which incorporates MAX by AccessLex® into the syllabus by requiring that students attend an event on legal careers, salaries, and benefits. Students are also asked to complete online modules on comparing job offers and benefits analysis through MAX Online as part of the course.





# STRATEGIES FOR MAX SUCCESS

## STEP 3: PROMOTE

Once you have introduced MAX to your students and have held your first campus event, 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.

To make it as easy as possible to promote MAX, each month you'll receive updates and sample email language from your MAX Regional Director you can push out to students. This popular and convenient strategy is used by the majority of MAX administrators.

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 events and their descriptions](#) from which to schedule live in-person events and webinars
- [MAX sample emails, flyers and handouts](#) that can be used to promote upcoming workshop events





# ACCESSLEX CHAMPIONS PROGRAM



## WHAT IS THE ACCESSLEX CHAMPIONS PROGRAM?

Similar to other student ambassador programs you may have on campus, the goal of the **AccessLex Champions Program** is to increase awareness of AccessLex Institute and all it has to offer – especially [MAX by AccessLex®](#), and the newest program, [Helix Bar Review](#). As a Champion, your students will effectively “champion” the organization and its many valuable tools, services, events and more.

## WHAT IS EXPECTED OF A CHAMPION?

As an AccessLex Champion, connecting with classmates and spreading the word about services, events, and resources is the primary focus. Your students will:

- Learn about AccessLex programs and resources;
- Use social media skills to post and share updates on exciting AccessLex news;
- Participate in webinars and other opportunities to engage classmates; and
- Provide feedback about AccessLex products.

## INVITE YOUR STUDENTS

The AccessLex Institute Champions Program has launched, and your students are invited to apply!

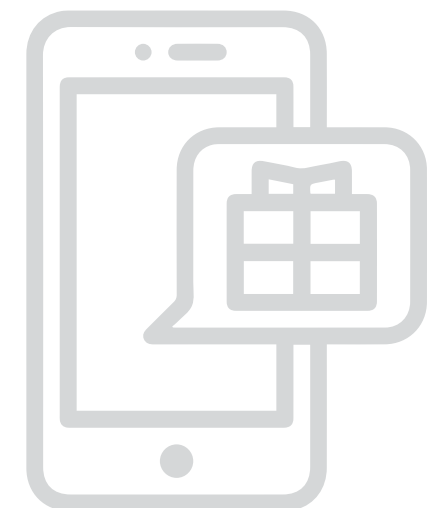
[AccessLex.org/AccessLex-Champions](https://AccessLex.org/AccessLex-Champions)



## WHAT'S IN IT FOR THEM?

An AccessLex Champion earns points for each defined Champion activity they complete. These points can be redeemed for up to **\$590 in gift cards** each academic year, *PLUS* — a **free Helix Bar Review course**, for those who meet a set point minimum.

Rising 2Ls and 3Ls are invited to apply to join the AccessLex Champions Program today at [AccessLex.org/AccessLex-Champions](https://AccessLex.org/AccessLex-Champions)! If you have any questions about the program, feel free to email AccessLex at [Champions@accesslex.org](mailto:Champions@accesslex.org).



We look forward to receiving your students' applications!  
— Your AccessLex Champions Team





## 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

### Course: Financial Foundations

- MAX 1L Baseline Assessment
- Lesson: Building Financial Capability
- Lesson: Financial Goals for Future Lawyers
- Lesson: Building Your Law School Budget
- Lesson: The Power of Interest
- Lesson: Summer Financial Planning
- Activity: My One-Year Law School Financial Plan
- MAX 1L Post-Assessment

### Course: Crafting Your Legal Career

- MAX 2L Baseline Assessment
- Lesson: Your Law School Return on Investment (ROI)
- Lesson: Comparing Job Offers
- Lesson: Managing Debt and Credit for Bar Admission
- Lesson: Funding Your Bar Exam Experience
- Lesson: Consumer Loans and Major Buying Decisions
- Activity: My Career Builder Blueprint
- MAX 2L Post-Assessment

### Course: Life After Law School

- MAX 3L Baseline Assessment
- Lesson: Managing and Repaying Your Student Loans
- Lesson: Your Personal Tax Strategy
- Lesson: Investing Essentials
- Lesson: Retirement and Estate Planning
- Lesson: Covering Risk with Insurance
- Activity: My Financial Dashboard
- MAX 3L Post-Assessment

## RESOURCE B: MAX EVENTS

### 1L Recommended Events

- Building Your Law School Budget
- Financial Planning for Law Students
- Credit and Debt Management for Bar Admission

### 2L Recommended Events

- Money and Your Career: Legal Salaries, Taxes and Benefits
- Funding Your Bar Exam Experience

### 3L Recommended Events

- The Road to Zero: A Strategic Approach to Student Loan Repayment
- Your Public Service Loan Forgiveness Action Plan
- Five Habits of Financially Successful Lawyers



# MAX RESOURCES FOR LAW SCHOOL DEPARTMENTS

MAX by AccessLex® is optimized for students when offered across multiple law school departments and offices. Here are some suggestions for which specific events, lessons and resources your MAX Administrator team can offer to engage students.



## FIRST-GEN STUDENT PROGRAMMING

**EVENTS:** Building Your Law School Budget; Financial Planning for Law Students

**LESSONS:** Building Financial Capability; Financial Goals for Future Lawyers; Building Your Law School Budget; The Power of Interest; Summer Financial Planning

**RESOURCES:** MAX Coaching; Paying for Law School Booklet; My One-Year Law School Financial Plan; SMART Goals Worksheet; Monthly Spending Plan Worksheet; AccessLex Student Loan Calculator; AccessLex Law School Scholarship Databank



## ADMISSIONS

**EVENTS:** Building Your Law School Budget; Financial Planning for Law Students

**LESSONS:** Building Financial Capability; Financial Goals for Future Lawyers; Building Your Law School Budget; The Power of Interest

**RESOURCES:** MAX Coaching; Paying for Law School Booklet; My One-Year Law School Financial Plan; SMART Goals Worksheet; Monthly Spending Plan Worksheet; AccessLex Student Loan Calculator; AccessLex Law School Scholarship Databank



## ACADEMIC SUCCESS/BAR SUCCESS

**EVENTS:** Credit and Debt Management for Bar Admission; Funding Your Bar Exam Experience

**LESSONS:** Managing Debt and Credit for Bar Admission; Funding Your Bar Exam Experience

**RESOURCES:** MAX Coaching; Bar Expense Strategy Worksheet; Foundations of Credit Guide Book; AccessLex Law School Scholarship Databank



## CAREER SERVICES

**EVENTS:** Money and Your Career: Legal Salaries, Taxes and Benefits; Foundations of Career Finances series; Your Public Service Loan Forgiveness Action Plan

**LESSONS:** Summer Financial Planning; Your Law School Return on Investment (ROI); Comparing Job Offers

**RESOURCES:** MAX Coaching; My Career Builder Blueprint; Job Offer Comparison Worksheet; Employment Values and Priorities Worksheet; Bar Expense Strategy Worksheet; The Road to Zero: A Strategic Approach to Student Loan Repayment Guide; PSLF Checklist



## FINANCIAL AID

**EVENTS:** Building Your Law School Budget; Financial Planning for Law Students; Funding Your Bar Exam Experience; The Road to Zero: A Strategic Approach to Student Loan Repayment; Your Public Service Loan Forgiveness Action Plan

**LESSONS:** Building Financial Capability; Financial Goals for Future Lawyers; Building Your Law School Budget; The Power of Interest; Summer Financial Planning; Your Law School Return on Investment (ROI); Funding Your Bar Exam Experience; Managing and Repaying Your Student Loans

**RESOURCES:** MAX Coaching; My One-Year Law School Financial Plan; Monthly Spending Plan Worksheet; The Road to Zero: A Strategic Approach to Student Loan Repayment Guide; PSLF Checklist; AccessLex Student Loan Calculator; AccessLex Law School Scholarship Databank



## STUDENT SERVICES

**EVENTS:** Financial Planning for Law Students; Funding Your Bar Exam Experience; Five Habits of Financially Successful Lawyers; Foundations of Investing; Foundations of Insurance

**LESSONS:** Managing Debt and Credit for Bar Admissions; Funding Your Bar Exam Experience; Consumer Loans and Major Buying Decisions; Your Personal Tax Strategy; Investing Essentials; Covering Risk with Insurance

**RESOURCES:** MAX Coaching; My One-Year Law School Financial Plan; AccessLex Law School Scholarship Databank; Foundations of Credit Guide Book; Bar Expense Strategy Worksheet; B.I.G. Purchases Worksheet; Foundations of Investing Guide Book; My Financial Dashboard



## ALUMNI SERVICES

**EVENTS:** The Road to Zero: A Strategic Approach to Student Loan Repayment; Your Public Service Loan Forgiveness Action Plan; Five Habits of Financially Successful Lawyers; Foundations of Investing series; Foundations of Insurance series

**LESSONS:** Managing and Repaying Your Student Loans; Your Personal Tax Strategy; Investing Essentials; Retirement and Estate Planning; Covering Risk With Insurance

**RESOURCES:** MAX Coaching; The Road to Zero: A Strategic Approach to Student Loan Repayment Guide; PSLF Checklist; My Financial Dashboard; Foundations of Investing Guide Book; AccessLex Student Loan Calculator



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# YOUR MAX STRATEGY



STEP 3: PROMOTE \_\_\_\_\_

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# YOUR MAX STRATEGY



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EMPOWERING THE NEXT GENERATION OF LAWYERS®