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“As a mission-directed charity whose lodestar directs us to empower the next generation of lawyers from admission to law school to admission to the bar, our actions are driven solely by our resolve to leverage our resources to advance the interests of law students.”

CHRISTOPHER P. CHAPMAN
President and Chief Executive Officer
AccessLex Institute
Currently, 45 million Americans hold more than $1.7 trillion in student loan debt. Unlike most other types of debt, student loans are not dischargeable in bankruptcy except in extremely rare circumstances.

On August 3, AccessLex President and Chief Executive Officer, Christopher P. Chapman, testified before the Senate Judiciary Committee on Student Loan Bankruptcy Reform.

“In that spirit, we propose a return to the framework that existed immediately prior to the 1998 Higher Education Act amendments, with one substantive addition. Specifically, we propose that the Undue Hardship standard remain for loans which:

- First enter repayment within the 7-year period preceding the applicable bankruptcy filing; or,
- Without regard to time in repayment, are eligible to participate in an income-driven repayment plan providing for monthly payments no greater than 15% of discretionary income with loan forgiveness available after a period no longer than 25 years.

All other student loans would be evaluated in bankruptcy proceedings consistent with other consumer debt.

In addition, we encourage Congress to revisit the definition of Undue Hardship. The term has never been defined by Congress and the judiciary’s attempts have resulted in an unduly strict standard that is unevenly applied...”
Our policy experts track legislation and regulations that have the potential to impact students and the legal education community. And we work hard to steer these critical conversations.

Over the past year, we have sent letters of support and suggestions to Senate Committees on issues including bankruptcy reform, PSLF, funding for HBCUs and many more.

July 27, 2021

The Honorable Robert Scott, Chairman
House Education and Labor Committee
2176 Rayburn House Office Building
Washington, DC 20515

The Honorable Virginia Foxx, Ranking Member
House Education and Labor Committee
2101 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Scott and Ranking Member Foxx:

AccessLex Institute is pleased to offer its support for H.R.4631, the Protecting Our Students by Terminating Graduate Rates that Add to Debt (POST GRAD) Act, which would reinstate the in-school interest subsidy for graduate and professional students who borrow federal Direct Stafford Loans.

AccessLex Institute, in partnership with its nearly 200 nonprofit and state-affiliated ABA-approved member law schools, has been committed to improving access to legal education and to maximizing the affordability and value of a law degree since 1983. The AccessLex Center for Legal Education Excellence advocates for policies that make legal education work better for students and society alike and conducts research on the most critical issues facing legal education today.

The Budget Control Act of 2011 eliminated Direct Subsidized Loans for graduate students. While graduate students can still borrow the same aggregate amount in Direct loans, they can only borrow unsubsidized loans, which accrue interest while borrowers are enrolled in school. Loss of the in-school interest benefit for graduate and professional students increases their loan balances by thousands of dollars, decreasing both access to and the value of a degree since 1983. The AccessLex Center for Legal Education Excellence advocates for policies that make legal education work better for students and society alike and conducts research on the most critical issues facing legal education today.

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As more jobs in today’s economy require an advanced degree, it is critically important that Congress advance policies that enable students to enter into these jobs and provide much needed services to individuals across this country. The POST GRAD Act would meaningfully lower the cost of graduate education for students who may not be able to otherwise afford it.

Thank you for your time and attention to this matter. If you have any questions, please do not hesitate to contact my office at nconneely@accesslex.org.

Sincerely,

Christopher P. Chapman
President and Chief Executive Officer

AccessLex
Supports...
Our mission is to improve access, increase affordability and enhance the value of legal education. Our research serves our mission.

Analyzing Pathways to the J.D. with National Clearinghouse Data

This three-part study probes how individual demographics and varying undergraduate routes and experiences can lead to disparate and inequitable outcomes for aspiring law students. Utilizing data from the National Student Clearinghouse and the American Bar Association, AccessLex analyzed these different paths to better understand how students of all backgrounds come to access legal education, and how we can use this information to advance diversity and equity in law school admission and enrollment.

- Law students who earned a bachelor’s degree from an HBCU were disproportionately enrolled in Below Average law schools.
- Law students who earned a bachelor’s degree from an HSI were more likely to attend Just Below Average and Below Average law schools.
- American Indian/Alaskan Native students and Native Hawaiian and Pacific Islander students withdrew from law school at higher rates than other racial groups.
- Law students whose undergraduate majors were in law or law-related fields, such as criminal justice and legal studies, are highly concentrated in Just Below Average and Below Average law schools compared to those who majored in other areas.

Analyzing First-Time Bar Exam Passage on the UBE in New York State

The culmination of three years of work to collect, analyze, summarize, and interpret data on the experiences and outcomes of first-time and second-time New York State Bar candidates, this report — a collaboration between AccessLex Institute and the New York State Board of Law Examiners — provides recommendations for how the legal education community could build on efforts to equitably and effectively prepare law school graduates for first-time bar exam passage.

- Rigorous, strategic bar prep leads to success on the bar exam for first- and second-time candidates.
- Effective bar prep occurs when candidates know how much to study and how to make the most of their study time.

Law School in a Pandemic: Student Perspectives on Distance Learning and Lessons for the Future

The COVID-19 pandemic forced education systems at all levels to suddenly switch to online learning, and J.D. programs were no exception. Given the implications of such a sudden and comprehensive transition, we partnered with Gallup for a study that examines how well law schools and students adapted to the changes in their instruction and how those changes affected students’ perceptions of the quality of their education and law school experience.

- 13% of students agreed strongly and 29% of students somewhat agreed that their online J.D. experience during the pandemic met their learning needs.
- 1L students (who have not had a prior law school experience) were much more positive about the online learning environment, suggesting perhaps that they are suffering less from a feeling that something they once had in their experience is now “missing.”

Approaching the Bar: An Examination of Post-Graduation Bar Exam Study Habits

In an effort to contribute to a better understanding of the post-graduation bar prep period, this study examines the extent to which law school graduates’ study habits and non-academic activities predict bar exam outcomes. This exploratory evaluation is the first to provide a time-diary analysis of the bar exam preparation period to understand how candidates spend and structure their time in the weeks leading up to the exam.

- Higher numbers of daily study sessions lead to a higher probability of bar exam success.
- Studying earlier in the day is more strongly associated with bar passage.
- Graduates who study more hours per day are more likely to pass the bar exam but are also more likely to report running out of time on the multiple choice and essay sections.
- Employment during the bar preparation period is negatively associated with bar success.

Student Debt: The Holistic Impact on Today’s Young Lawyer

In 2020, the American Bar Association (ABA) Young Lawyers Division (YLD) released its Law School Student Loan Debt Survey Report to illustrate the debt burden among young lawyers and the effects of student loan debt on their ability to achieve various life milestones, such as purchasing a home or getting married. Although that report provided critical insight into the impact of borrowing on the lives of recent law graduates and licensed attorneys, it also raised additional questions about the impact of loans on career decisions, job satisfaction, and well-being. This 2021 report aims to answer those questions and provide more nuanced understanding of the impact of student loan borrowing on the career trajectory of young lawyers, their ability to reach major life milestones, and overall financial and emotional well-being.

- Over 70% of recent law grads reported they were unable to save for retirement.
- Over 55% of recent law grads postponed or decided not to buy a house.
- 45% of early-career lawyers postponed or decided not to have children.
AccessLex Grants...

AccessLex currently administers four active grant programs: Bar Success (Intervention and Research strands); Directed; Diversity Pipeline Intervention; and Barriers and Interventions. AccessLex also administers active grants for three programs that are being phased out: Financial Education Research; Research and Dissertation Fellows; and Unsolicited.

In total, AccessLex made grants in the amount of $1.2 million in 2021 and has awarded more than $13 million across 134 grants since June 2014.

<table>
<thead>
<tr>
<th>Grant</th>
<th>Purpose</th>
<th>Type</th>
<th>Date Awarded</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Baylor University School of Law</td>
<td>Methodologies of Law School Curriculum and Programming that Result in a High Bar Pass Rate</td>
<td>Directed</td>
<td>November 2021</td>
<td>$25,000</td>
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<tr>
<td>Behavioral Insights Institute</td>
<td>Using Behavioral Insights to Drive Diversity &amp; Inclusion in Law School Students' Academic Choices</td>
<td>Directed</td>
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<td>$80,000</td>
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<td>Indiana University Maurer School of Law</td>
<td>Evaluating a Productive Mindset Program for the CA, CO and UT Bar Exams</td>
<td>Directed</td>
<td>November 2021</td>
<td>$331,438</td>
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<tr>
<td>Pennsylvania State University</td>
<td>Antiracist Development Initiative for Law Schools and their Communities</td>
<td>Directed</td>
<td>November 2021</td>
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<tr>
<td>North Carolina Central University</td>
<td>Second Chance Legal Pipeline Programs</td>
<td>Directed</td>
<td>October 2021</td>
<td>$300,000</td>
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<td>CALI (Center for Computer-Assisted Legal Education)</td>
<td>Law School Success Fellowship II Project</td>
<td>Directed</td>
<td>September 2021</td>
<td>$114,550</td>
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<td>LEAP (Legal Education Access Pipeline)</td>
<td>Legal Education Access Pipeline</td>
<td>Diversity Pipeline</td>
<td>September 2021</td>
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<tr>
<td>Western Michigan University Thomas M. Cooley Law School</td>
<td>Unite and Conquer: Integrating Substance &amp; Skill for Multiple-Choice Success</td>
<td>Barriers and Interventions</td>
<td>August 2021</td>
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<td>McNeese State University</td>
<td>Enhancing Financial Literacy - Individual and Group Financial Decision Making Effects</td>
<td>Financial Education</td>
<td>August 2021</td>
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<tr>
<td>D.C. School of Law Foundation</td>
<td>Project P.A.S.S. (Providing Access and Support for Success (taking the Bar))</td>
<td>Barriers and Interventions</td>
<td>July 2021</td>
<td>$25,000</td>
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<tr>
<td>Pepperdine University</td>
<td>Pepperdine University Caruso School of Law 2021 Bar Exam Success Initiatives</td>
<td>Barriers and Interventions</td>
<td>June 2021</td>
<td>$27,380</td>
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<td>Santa Clara University</td>
<td>Santa Clara Law Bar Success Initiative Assessment Project</td>
<td>Barriers and Interventions</td>
<td>June 2021</td>
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<tr>
<td>Ohio Northern University Pettit College of Law</td>
<td>ONU Law 2L Bar Readiness Course</td>
<td>Barriers and Interventions</td>
<td>June 2021</td>
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<td>University of Maine College of Law</td>
<td>Maine Law Bar Preparation Study</td>
<td>Barriers and Interventions</td>
<td>May 2021</td>
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<td>University of Wisconsin, Madison</td>
<td>Improving Financial Knowledge and Self-Efficacy of Under-Represented Medical Students Project</td>
<td>Financial Education</td>
<td>April 2021</td>
<td>$94,794</td>
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<td>University of Houston</td>
<td>Pre-Law (Pipeline Programs) Mobile App (PSMA)</td>
<td>Unsolicited</td>
<td>April 2021</td>
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<td>Arkansas State University System Foundation</td>
<td>Scarlet to Black Program</td>
<td>Financial Education</td>
<td>March 2021</td>
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<tr>
<td>American University</td>
<td>The Distributional Impact of Law-School Extracurricular on Bar Exam Success</td>
<td>Bar Success</td>
<td>January 2021</td>
<td>$117,960</td>
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<tr>
<td>UNT Dallas College of Law</td>
<td>T.R.A.I.L (Teaching Resources to Advance Interest in Law) Project</td>
<td>Diversity Pipeline</td>
<td>January 2021</td>
<td>$125,000</td>
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</table>
The legal profession is one of the least diverse professions in the United States. With LexScholars by AccessLex®, we are aiming to change that.

Launched in 2020, LexScholars is an innovative diversity pipeline program that will provide more than 1,200 aspiring law students, over five years, with resources and guidance to pursue their goal of attending law school.

By design, the program targets students who possess the potential for law school success but may be unlikely to gain admission due to unfavorable test scores and/or undergraduate grades.

LexScholars participants benefit from access to various resources, including LSAT preparation; law school admission counseling; financial education; and writing skills development. There are no costs associated with LexScholars, and some participants receive stipends and other financial aid.

The overarching goal is to help identify obstacles that law school applicants from underrepresented backgrounds face and, correspondingly, identify effective means of addressing those obstacles.

“Because better diversity in schools makes schools better.”

The goal of the Post-Baccalaureate Program is to provide law schools with a means of offering deferred admission to promising applicants who may need additional preparation and exposure prior to starting law school. During the 2021-22 admission cycle, participating law schools will be able to offer deferred Fall 2023 admission to applicants, conditioned on the applicants’ completion of the Post-Baccalaureate Program curriculum. The curriculum will span July 2022 through July 2023 and will focus on LSAT preparation; analytical and critical thinking skills building; and financial education. There are no program costs, either for law schools or participants.

LexScholars Post-Baccalaureate Program

The goal of this program is to help law schools nurture higher quality applicant pools by recommending the LexScholars program to promising applicants who are denied admission due largely to LSAT scores at the 25th percentile or below. Referring law schools will be expected to recommend LexScholars to eligible applicants at the time an admission denial is communicated to the applicant or very shortly thereafter.

LexScholars Referring School Program

The LexScholars Supporting School Initiative is in place to encourage LexScholars participants to learn more about and potentially apply to law schools they may not have previously considered. Supporting law schools will provide information about their programs to LexScholars participants and invite them to consider applying, using a list provided by AccessLex. Participants in the Post-Baccalaureate Program will not be included on the list.

LexScholars Supporting School Initiative

In fall 2021, LexScholars began partnering with our member law schools to help foster increased enrollment and academic success among underrepresented students.

“I am so grateful to be a part of the LexScholars program! I went from wanting to get into law school, to actually being admitted to my top choice school! AccessLex Institute’s commitment to increasing diversity in law school and in the legal community gives hope to those who think law school is not possible. LexScholars turned my lifelong dream into a reality.”

MALKIA KING
1L Student, University of the District of Columbia David A. Clarke School of Law

LexScholars Partnerships

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1L Student, University of the District of Columbia David A. Clarke School of Law
Becoming a lawyer is in their DNA. Empowering lawyers is in ours.

“It is an accident of history and a demonstration of the barriers to market entry that the bar exam preparation industry exists as it is today. Accessibility, affordability and bar passage should drive the market—not profits. And that’s where we come in. The stakes are extremely high, and the need for an entity with the mission, resources, and stamina to stand up and radically change the current dynamic is obvious. So I say, if not us, who? And, if not now, when?”

— Christopher P. Chapman, President and CEO AccessLex Institute

It started with a vision, followed by an announcement in 2019 that we were going to change the paradigm of bar prep. For nearly three years—in concert with an unparalleled network of law professors, legal educators and instructional designers combining new and custom content with seamless delivery—we worked to keep our promise.

And in October, we introduced the only national nonprofit bar prep program: Helix Bar Review by AccessLexSM. Focused on engagement, efficiency, and effectiveness of study as the key elements for the bar preparation period, Helix Bar Review’s integrated content approach with active learning helps students efficiently use their study time to effectively and confidently prepare for the bar exam. Serving up content and practice in a deliberate progression from day one—Helix puts a premium on every minute of study to maximize strategic and intentional activity.

Helix has reimagined the traditional bar study process to help increase engagement and better connect content with practice—the most effective part of the study equation. Long lectures turn into short 5 to 7-minute spotlights on targeted pieces of content. Outlines are reconceived to operationalize the law, driving students to read core bar inquiries and utilize checklists and stepped analyses with examples and tips. Multiple-choice questions are separated into question sets that help them see whether they are having trouble knowing the law or applying it to contextual scenarios (as required by the MBE.) This high impact teaching strategy is what makes Helix like no other bar preparation course available.

With a state-of-the-art interface, structured and adaptive learning options, short content videos, live topic-specific webinars and workshops, a Game Center, mobile-friendly flashcards, and so much more—and with its low, no-profit price—Helix Bar Review is bar prep from the people whose only mission is student success.

“I’m excited to be a part of innovative competition in the bar review market, especially one that harnesses the advantages of new technology and provides a modular approach to studying the numerous topics tested on the bar exam. Students spend three long years (or more) studying to be lawyers; they need a cost-effective study tool to help them surmount the final hurdle of the bar exam.

Lydia Pallas Loren
Henry J. Casey Professor of Law
Lewis & Clark Law School
“We want you to know how grateful we are for AccessLex Institute’s gift of individual bar prep courses to be used by our law students. Thanks to your generosity, our Law School students will have access to more affordable resources to help them succeed...”

Consistent with our history and mission of working to improve access for the next generation of lawyers and create a more diverse legal profession, in October we announced the Helix Donation Program, offering more than 4000 complimentary Helix course packages with a value of $5 million to nonprofit and state-affiliated ABA-approved law schools during this inaugural year. The Uniform Bar Exam and Multistate Bar Exam course packages will be directed toward law students who can most benefit from a comprehensive, high-quality bar review at no cost to them. As of November, more than 125 law schools are partnering with Helix Bar Review to deliver free, best-in-class bar prep to their 3L students through this program.

In December, Helix also announced the Helix Free Course Giveaway for 2L Students. This program offers 2L students the opportunity to win one of 1000 free July 2023 bar prep courses — reducing the stress and financial burden that bar prep can bring.
MAXIMIZE YOUR FINANCIAL FUTURE

This fall, MAX by AccessLex® celebrated the start of its fifth year with over 179 participating law schools and nearly 40,000 registered law students. Our comprehensive personal finance program remains completely free of charge to our member law schools — the 194 American Bar Association-approved nonprofit and state-affiliated law schools — and their students.

MAX continues to provide quick and easy to understand lessons, live webinars and workshops, one-on-one financial coaching from Accredited Financial Counselors, and now over $300,000 in scholarship incentives each year to keep students motivated.

In April 2023, MAX surpassed the $1,000,000 mark in scholarship awards...and still going strong.

“The MAX by AccessLex program served as a highly beneficial and multi-faceted tool that I will be able to use for years to come. Not only did AccessLex inform me on broad topics, such as selecting a career in the legal profession, but I also gained skills in areas tailored to my personal interests. Additionally, AccessLex gave me confidence when planning future financial goals. Regardless of how certain a student is about where a career in law might take them, I would highly recommend utilizing AccessLex to solidify their future career and financial goals. Thank you AccessLex for providing me with this scholarship and once in a lifetime opportunity!”

REBECCA BINZEN, ‘22
University of North Dakota School of Law

“I am forever indebted to AccessLex Institute for providing me with life-changing financial literacy that has enabled me to dramatically put my economic house in order, improve my financial health, weather the financial challenges that are essential to a successful law school experience, and enter the professional world on a sound financial footing.”

WILLIAM COSSIO, ‘23
St. Thomas University School of Law

“MAX by AccessLex has given me so many valuable financial planning resources, all which have enabled me to start planning for my future after graduation. Law school is expensive and MAX by AccessLex has and will continue to help me navigate the intimidating world of debt, budgeting, and overall financial well-being.”

BRENNI SAFFEL, ‘22
University of Wyoming College of Law

“I am so grateful and honored to receive this scholarship from MAX by AccessLex. Law school is a substantial investment but the financial lessons taught me practical methods on how to manage my finances, discover various resources specifically geared toward law students, and most importantly, gave me peace of mind so that I may focus on my academics. I look forward to learning more with AccessLex and planning on how to best utilize this scholarship with the tools AccessLex has equipped me with.”

SUSIE HAN, ‘23
Fordham Law School
Launched in March, the AccessLex Law School Scholarship Databank is a searchable database housing over 800 scholarships and writing competitions and totaling over $3 million in aid. Carefully curated and vetted, it includes award opportunities for incoming and returning law students and employs filters to help users find the ones best suited for them. Tens of thousands of aspiring, current and graduated law students visit the Databank each month.

CYNTHIA A. CASSITY
Senior Vice President and Chief Marketing Officer
AccessLex Institute

"At our annual student success conference in 2019, a law school administrator and longtime attendee stood up at our Town Hall session and expressed that a dedicated law school scholarship database would offer immense assistance to him and others in his position, as well as the students they serve. Many in the audience concurred — so we came back to the office and got to work. It is gratifying to address a specific need voiced in detail by a valued partner and have it result in a solution that exceeds expectations."

At AccessLex Institute, we seek to create and improve tools and resources that empower law students from aspiring lawyer to fulfilled professional. Launched in July, our new student portal does just that. Connecting all four components of our student-centered programming on one powerhouse platform, Ask EDNA! is free to law students and administrators and offers insight and information at every step. Lessons. Tools. Resources. Online Events. Financial Counseling. Answers.
### OUR TOOLS AND RESOURCES

<table>
<thead>
<tr>
<th>AccessConnex by AccessLex</th>
<th>A free student loan helpline.</th>
</tr>
</thead>
<tbody>
<tr>
<td>AccessLex</td>
<td>Identify pipeline programs for successful admission into law school.</td>
</tr>
<tr>
<td>AccessLex Resource Collections</td>
<td>The leading research in legal education today.</td>
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<tr>
<td>Analytix by AccessLex</td>
<td>Analyze, research and compare law schools.</td>
</tr>
<tr>
<td>AskEDNA! Education Network at AccessLex</td>
<td>Experience the entire law school journey on one powerhouse platform.</td>
</tr>
<tr>
<td>Helix</td>
<td>The only national nonprofit bar review.</td>
</tr>
<tr>
<td>AccessLex LAW SCHOOL SCHOLARSHIP DATABANK</td>
<td>Over 800 scholarships and writing competitions – all in one place.</td>
</tr>
<tr>
<td>LexScholars by AccessLex</td>
<td>A pipeline initiative to increase law school diversity.</td>
</tr>
<tr>
<td>AccessLex</td>
<td>Make your voice heard in Washington.</td>
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<tr>
<td>MAX by AccessLex</td>
<td>Maximize your financial future.</td>
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<td>MAX PRE-LAW by AccessLex</td>
<td>Pre-prepare for law school.</td>
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<tr>
<td>AccessLex</td>
<td>Crunch your numbers. Know your options.</td>
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<tr>
<td>XploreJD by AccessLex</td>
<td>Find the right law school for you.</td>
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</table>
AccessLex showcased a deep cast of subject matter experts on a wide variety of topics throughout the year in a solid mix of national and trade publications. Here are just a few examples:

“It is rarely prudent to bank on loan forgiveness when a program or piece of legislation has not yet been created or passed.”

Derek Brainard, national director of financial education at AccessLex Institute, a nonprofit that helps families weigh these decisions, says that using the example of the taxpayer in New York state, allocating 10% of take-home pay to student debt payments would amount to about $330 a month. At 20%, the monthly allocation would be $659, says Mr. Brainard.

“There are lots of great scholarship resources out there for undergrads, but nothing specifically targeted to law schools,” said Ann Durandetta, manager of product development and education services at AccessLex Institute. “In terms as something as substantial and robust as what we’ve put together, there is nothing like it for law students that we’re aware of.”

“Even the comparatively lower price-tags of community colleges and in-state schools are cost-prohibitive for many. When used strategically, student loans can be a gateway to higher-earnings and career satisfaction over a lifetime.”

“We’re going to increase the chances of good outcomes for people who otherwise would not have gotten a law school opportunity,” said Aaron Taylor, the executive director of the AccessLex Center for Legal Education Excellence.

“The debt picture looks very different depending on the type of law graduates you’re talking about,” said Tiffane Cochran, director of research at AccessLex and co-author of the report, during a panel discussion held about the report Tuesday.
Prudent financial management is a core operating principle at AccessLex Institute, ensuring the continuous funding of our mission-based activities and the retention of resources for future strategic endeavors.
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President and
Chief Executive Officer

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Senior Vice President for Strategic Engagement
and Chief Marketing Officer
Chief Operating Officer — Helix Bar Review

DEBRA C. SWARTZ
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General Counsel and Chief Compliance Officer

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Executive Director
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Emeritus Honorable Raymond Sullivan Professor of Law
University of California, Hastings College of the Law
1983
- The Law School Admission Council (LSAC) establishes the Law School Assured Access Program (LSAAP) to provide financial resources to students admitted to ABA-approved law schools

1984
- To enable law schools to fully finance the cost of their legal education, LSAAP creates a new, private loan to provide supplemental education funding — the Law Access® Loan

1988
- To help member school administrators meet the challenges related to law school financing and student borrowing, and to provide further professional development opportunities, the first annual Financial Aid Conference is held in St. Louis, MO

1993
- In response to LSAAP’s growth, LSAC spins off the program as Law Access, Inc., a nonprofit, membership organization. A new Wilmington, DE headquarters is established

1994
- Law Access, Inc. expands its law school base to other graduate and professional school programs and changes its name to Access Group, Inc. to reflect this broader reach
- Access Group introduces Need Access®, to streamline the awarding of financial aid

2004
- Access Group achieves full, vertical integration, in-sourcing all product design, marketing, origination, servicing and collection activities

2008
- Global financial crisis dramatically changes the structure and operations of the federally guaranteed loan program

2010
- The Higher Education Act (HEA) is amended to eliminate the federally guaranteed loan program and mandates that all loans be made by the Department of Education through the Direct Lending program effective July 1, 2010

2011
- Access Group suspends new lending; focuses on maximizing the value of its loan portfolio to maintain financial viability and fully realize its evolving mission

2014
- Establishes the Center for Research and Policy Analysis® in Washington, D.C. and accepts initial round of outcome-driven grant applications
- Launches Access Assist, now AccessConnex, a free student loan helpline

2015
- Releases first edition of the Legal Education Data Deck and the seminal research report, A Framework for Thinking About Law School Affordability
- Reaches $1 million in awarded grants
- Hosts the inaugural Access Group Legal Education Research Symposium in Savannah, GA

2016
- Launches innovative Student Loan Calculator for law students
- Surpasses $4 million in Directed, Unsubsidized, Research and Dissertati

2017
- Rebrands as AccessLex Institute® with a strengthened strategic direction to empower the next generation of lawyers and a continued commitment to access, affordability and the value of a legal education
- Reestablishes the Center for Research and Policy Analysis as The AccessLex Center for Legal Education Excellence®
- Establishes the AccessLex Center for Education and Financial Capability® to provide member and partner schools, students, and graduates with free financial education programming
- Launches MAX by AccessLex®, a free, personal finance program created exclusively for law students
- Launches Programs for Diversity division
- Celebrates the 30th Annual Financial Education Conference for graduate and professional school administrators

2018
- Launches Programs for Academic and Bar Success division
- Launches Pre-Law Services division
- Awards $15,000 grant to the State Bar of California to address issues with the bar exam pass line, content, format and other aspects of the exam

2019
- Announces development of Helix Bar Review by AccessLex®, a paradigm-shifting bar review program
- Launches the AccessLex Resources Collection (ARC), a digital repository of the leading research and resources in legal education today
- Launches MAX Pre-Law by AccessLex®, a free, online search tool offering aspiring law students on their law school journey
- Launches XploreJD by AccessLex®, a free, online search tool offering aspiring law students a data-based approach to finding law schools that best meet their criteria
- Announces LexScholars by AccessLex®, a diversity pipeline initiative aimed at learning more about effective methods for increasing law school diversity

2020
- In response to global COVID-19 pandemic, creates $5 million Law Student Emergency Relief Program
- MAX by AccessLex® extends to more than 160 law schools and surpasses 25,000 student users

2021
- Launches Helix Bar Review by AccessLex ®, the only national nonprofit bar review. As part of the program rollout, donates nearly $5 million in free courses to students at member schools
- Launches the Law School Scholarship Databank, housing over 800 scholarship opportunities for incoming and returning law students
- Launches Ask EDNA!™ the Education Network at AccessLex, bringing all AccessLex law student-focused resources together on one easy-to-use platform
- Expands LexScholars to include law school partnership opportunities, including the LexScholars Post-Baccalaureate Program, the LexScholars Referring School Program and the LexScholars Supporting School Initiative

2022
- Surpasses $5 million in awards
- Hosts the inaugural Access Group Legal Education Research Symposium in St. Louis, MO
- Launches AccessConnex, a free student loan helpline

2023
- Announces development of Helix Bar Review by AccessLex®, a paradigm-shifting bar review program
- Launches the AccessLex Resources Collection (ARC), a digital repository of the leading research and resources in legal education today
- Launches MAX Pre-Law by AccessLex®, a free, online search tool offering aspiring law students on their law school journey
- Launches XploreJD by AccessLex®, a free, online search tool offering aspiring law students a data-based approach to finding law schools that best meet their criteria
- Announces LexScholars by AccessLex®, a diversity pipeline initiative aimed at learning more about effective methods for increasing law school diversity

2024
- In response to global COVID-19 pandemic, creates $5 million Law Student Emergency Relief Program
- MAX by AccessLex® extends to more than 160 law schools and surpasses 25,000 student users

2025
- Launches Helix Bar Review by AccessLex ®, the only national nonprofit bar review. As part of the program rollout, donates nearly $5 million in free courses to students at member schools
- Launches the Law School Scholarship Databank, housing over 800 scholarship opportunities for incoming and returning law students
- Launches Ask EDNA!™ the Education Network at AccessLex, bringing all AccessLex law student-focused resources together on one easy-to-use platform
- Expands LexScholars to include law school partnership opportunities, including the LexScholars Post-Baccalaureate Program, the LexScholars Referring School Program and the LexScholars Supporting School Initiative
AccessLex Institute®, in partnership with its nearly 200 nonprofit and state-affiliated ABA-approved member law schools, has been committed to improving access to legal education and to maximizing the affordability and value of a law degree since 1983. The AccessLex Center for Legal Education Excellence® advocates for policies that make legal education work better for students and society alike, and conducts research on the most critical issues facing legal education today. The AccessLex Center for Education and Financial Capability® offers on-campus and online financial education programming and resources to help students confidently manage their finances on their way to achieving personal and professional success. AccessLex Institute is headquartered in West Chester, PA.