



ANNUAL REPORT 2021

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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

“... AccessLex Institute has long advocated for responsible borrowing, offered quality counseling, and encouraged diligent and timely repayment. However, we recognize that access-driven student loan programs will necessarily lead to some borrowers who are unable to repay the debt—and until we have a working crystal ball, defaults and, in some cases bankruptcies, are a necessary cost of maximizing the intellectual capital of the country.

In our view, there are three core factors which must be properly calibrated to maximize the efficacy of the substantial investment in higher education by various stakeholders and the value to the country as a whole.

- First, equal and affordable opportunities for all who pursue higher education, which forms the basis of the Higher Education Act;*
- Next, the ability for the “honest but unfortunate debtor” to obtain a “fresh start,” while promoting equitable treatment of creditors, representing the core tenets of the Bankruptcy Code; and*
- Finally, the ready availability of capital to allow Americans to reliably and affordably pursue their educational dreams, a factor equally applicable to both the government as a lender and private sector lenders.*

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...”

AccessLex *Speaks...*

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.



AccessLex Supports...

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 advanced education. Introduced on July 22, 2021 by Representative Judy Chu (D-CA), the POST GRAD Act would restore parity between undergraduate and graduate education funding policy by reinstating graduate students' eligibility for federal subsidized student loans.

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 Nancy Conneely, Managing Director of Policy, at nconneely@accesslex.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris C.", written over a light blue horizontal line.

Christopher P. Chapman
President and Chief Executive Officer



April 7, 2021

The Honorable Patty Murray
Chairwoman
Senate Health, Education, Labor, and Pensions Committee
428 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Richard Burr
Ranking Member
Senate Health, Education, Labor, and Pensions Committee
154 Russell Senate Office Building
Washington, DC 20510

Dear Chairwoman Murray and Ranking Member Burr:

AccessLex Institute is pleased to offer its support for S. 847, the Student Loan Tax Elimination Act. Introduced on March 18, 2021 by Senators Mike Braun (R-IN), Kyrsten Sinema (D-AZ), Chris Coons (D-DE), Josh Hawley (R-MO), Raphael Warnock (D-GA) and Elizabeth Warren (D-MA), the bipartisan Student Loan Tax Elimination Act would eliminate costly origination fees on federal student loans disbursed on or after March 27, 2020.

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.

Origination fees reduce the amount of loan dollars disbursed to borrowers by a certain percentage (1 percent for Direct Stafford Loans and 4 percent for Direct PLUS Loans). This structure creates confusion and increases costs for borrowers, who are responsible for repaying the withheld amount, plus the interest that accrues on that amount. This can result in hundreds or thousands of additional dollars owed, depending on loan type, loan amount and program length. It also adds administrative burden for financial aid administrators who have to readjust the fees each October 1 after the academic year has begun.

The Student Loan Tax Elimination Act would enhance access and affordability of higher education for students and help reduce the complexity of the federal student aid system.

Thank you for your time and attention to this matter. If you have any questions, please do not hesitate to contact me at cchapman@accesslex.org or Nancy Conneely, Director of Policy, at nconneely@accesslex.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris P. Chapman".

Christopher P. Chapman
President and Chief Executive Officer

AccessLex *Discovers...*

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

J
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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.

M
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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; and
- » 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...



GRANT	PURPOSE
Baylor University School of Law	Methodologies of Law School Curriculum and Program
Behavioral Insights Institute	Using Behavioral Insights to Drive Diversity & Inclusion
Indiana University Maurer School of Law	Evaluating a Productive Mindset Program for the CA
Pennsylvania State University	Antiracist Development Initiative for Law Schools and
North Carolina Central University	Second Chance Legal Pipeline Programs
CALI (Center for Computer-Assisted Legal Education)	Law School Success Fellowship II Project
LEAP (Legal Education Access Pipeline)	Legal Education Access Pipeline
Western Michigan University Thomas M. Cooley Law School	Unite and Conquer: Integrating Substance & Skill for
McNeese State University	Enhancing Financial Literacy – Individual and Group
D.C. School of Law Foundation	Project P.A.S.S. (Providing Access and Support for Su
Pepperdine University	Pepperdine University Caruso School of Law 2021 Ba
Santa Clara University	Santa Clara Law Bar Success Initiative Assessment Pr
Ohio Northern University Pettit College of Law	ONU Law 2L Bar Readiness Course
University of Maine College of Law	Maine Law Bar Preparation Study
University of Wisconsin, Madison	Improving Financial Knowledge and Self-Efficacy of
University of Houston	Pre-Law (Pipeline Programs) Mobile App (P3MA)
Arkansas State University System Foundation	Scarlet to Black Program
American University	The Distributional Impact of Law-School Extracurricu
UNT Dallas College of Law	T.R.A.I.L (Teaching Resources to Advance Interest in L

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.**

	TYPE	DATE AWARDED	AMOUNT
Programming that Result in a High Bar Pass Rate	Directed	November 2021	\$25,000
Program in Law School Students' Academic Choices	Directed	November 2021	\$80,000
Program for CA, CO and UT Bar Exams	Directed	November 2021	\$331,438
Program to Support Law Students and their Communities	Directed	November 2021	\$500,000
	Directed	October 2021	\$300,000
	Directed	September 2021	\$114,550
	Diversity Pipeline	September 2021	\$207,000
Program for Multiple-Choice Success	Barriers and Interventions	August 2021	\$25,000
Program on Financial Decision Making Effects	Financial Education	August 2021	\$125,000
Program on Bar Exam Success (taking the Bar))	Barriers and Interventions	July 2021	\$25,000
Program for Bar Exam Success Initiatives	Barriers and Interventions	June 2021	\$27,380
Program Project	Barriers and Interventions	June 2021	\$25,000
	Barriers and Interventions	June 2021	\$20,400
	Barriers and Interventions	May 2021	\$31,000
Program for Under-Represented Medical Students Project	Financial Education	April 2021	\$94,794
	Unsolicited	April 2021	\$125,000
	Financial Education	March 2021	\$97,537
Program on Bar Exam Success	Bar Success	January 2021	\$117,960
Program (Law) Project	Diversity Pipeline	January 2021	\$125,000



Because better diversity in schools makes schools better.

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.

LexScholars Partnerships

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 Post-Baccalaureate Program

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 Referring School 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 Supporting School Initiative

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.



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
March 2019

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 reimaged 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

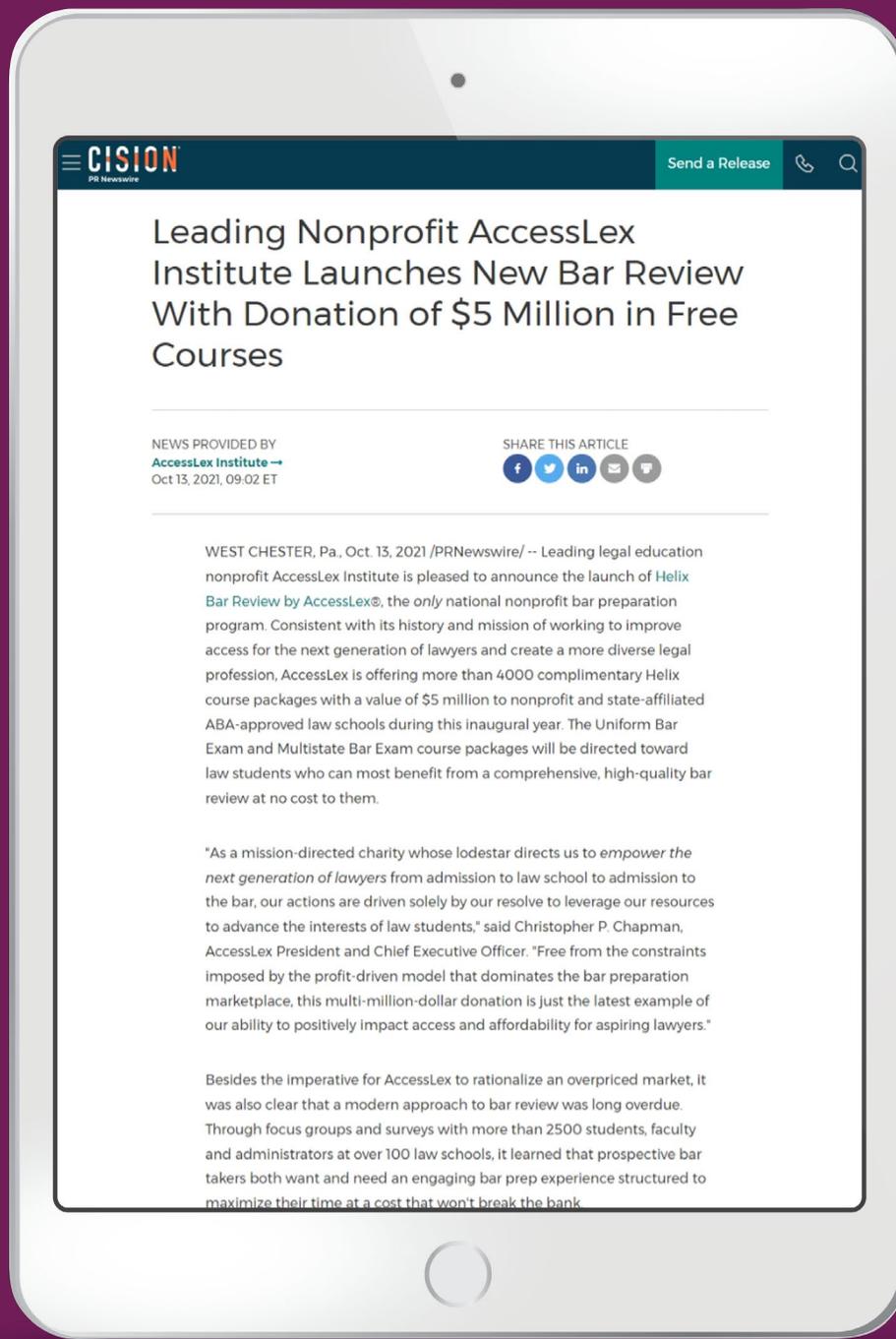
HelixBarReview.org



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.

“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...”



LAUNCH

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 2021, MAX surpassed the **\$1,000,000** mark in scholarship awards...and still going strong.

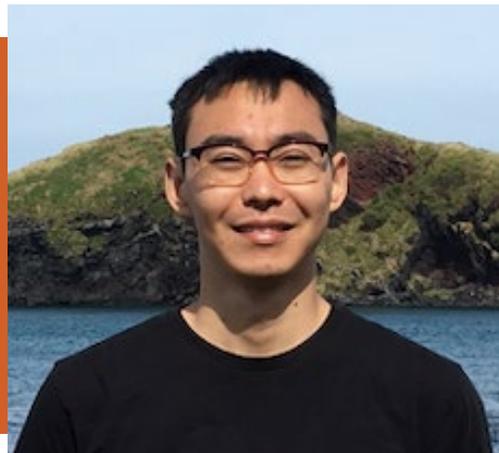


“The MAX by AccessLex program served as a highly beneficial and multi-faceted tool that I will be able to use for years to come. Not only did AccessLex inform me on broad topics, such as selecting a career in the legal profession, but I also gained skills in areas tailored to my personal interests. Additionally, 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

“Throughout law school, I was constantly worried about how I would handle my finances after graduation and confused about the various resources that were available. The MAX by AccessLex program was absolutely essential to easing those concerns. Its lessons on student debt relief, budgeting, and financial planning were key to improving the confidence I needed to effectively manage my financial future. Thank you, AccessLex!”

LAWRANCE CHOI, '22
Northwestern University Pritzker School 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

"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."

BRENNA SAFFEL, '22

University of Montana Alexander Blewett III School of Law

AskEDNA!SM

Education Network at AccessLex



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.**





AccessLex

LAW SCHOOL SCHOLARSHIP

DATABANK

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.”

OUR TOOLS AND RESOURCES

AccessConnex
by AccessLex™

A free student loan helpline.

AccessLex
DIVERSITY PIPELINE
Program Directory

Identify pipeline programs for successful admission into law school.

AccessLex®
Resource Collections

The leading research in legal education today.

Analytix
by AccessLex™

Analyze, research and compare law schools.

AskEDNA!
Education Network at AccessLex

Experience the entire law school journey on one powerhouse platform.

Helix
BAR REVIEW
by AccessLex™

The only national nonprofit bar review.

AccessLex
LAW SCHOOL SCHOLARSHIP
DATABANK

Over 800 scholarships and writing competitions – all in one place.



LexScholars
by AccessLex®

A pipeline initiative to increase law school diversity.



Make your voice heard in Washington.

MAX
by AccessLex®

Maximize your financial future.

MAX
PRE-LAW
by AccessLex®

Prepare for law school.

AccessLex®
STUDENT LOAN CALCULATOR \pm

Crunch your numbers. Know your options.

XploreJD
by AccessLex®

Find the right law school for you.

ACCESSLEX IN THE NEWS

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:



March 1, 2021
Why this education expert says don't count on student loan forgiveness—and what to do instead in 2021

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

Ashley Norwood-Struppa
Regional Director - Northeast
AccessLex Institute



March 16, 2021
Law School Is Expensive. A New Database of 800 Scholarships Aims to Help

“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.”

Ann Durandetta
Manager, Product Development and Education Services
AccessLex Institute



September 5, 2021
How Much College Debt Should Students and Parents Take On?

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.

Derek Brainard
National Director, Financial Education
AccessLex Institute



REUTERS

July 13, 2021

Report outlines benefits - and limits - of heavy bar exam prep

Studying more hours in the morning and averaging more daily study sessions are also associated with a higher probability of bar exam passage, the nonprofit organization AccessLex Institute said in analysis published Tuesday of the bar preparation study habits of a sample of 107 California law school graduates for the July 2017 exam.

Forbes

March 17, 2021

Should Students Still Get Student Loans To Pay For College?

Derek Brainard, Director of Financial Education at AccessLex Institute says that, although student loans get a bad rap, there's no denying that access to student loans helps millions of students access higher education.

"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."

Derek Brainard
National Director, Financial Education
AccessLex Institute



REUTERS

November 29, 2021

New law school diversity program has a twist: Guaranteed admission

"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.

Aaron Taylor
Executive Director, AccessLex Center for Legal Education Excellence®
AccessLex Institute

INSIDE HIGHER ED

September 23, 2021

Impact of Student Loan Debt on Young Lawyers

"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.

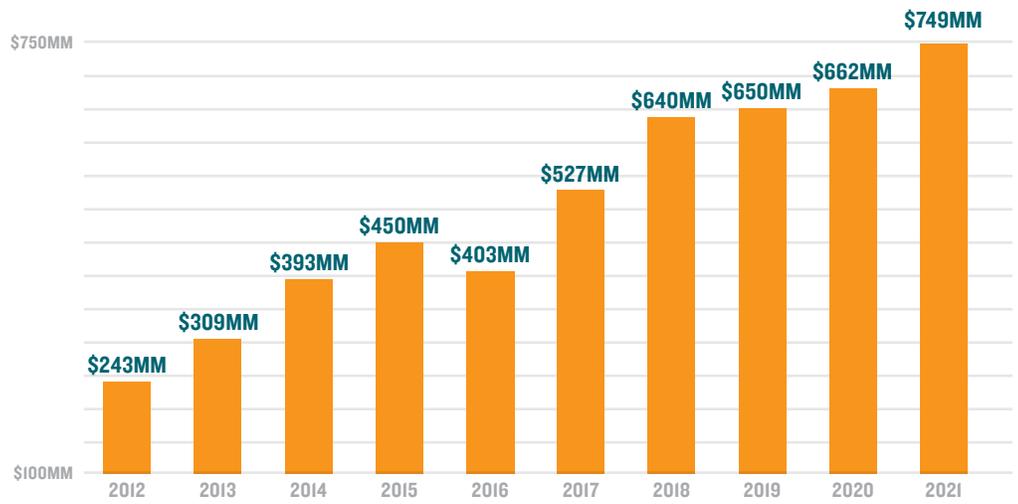
Tiffane Cochran
Managing Director, Research
AccessLex Institute

A close-up photograph of various wooden numbers (0-9) scattered on a light-colored surface, overlaid on a teal background with a faint pattern of larger numbers. The numbers are made of light-colored wood and have a natural grain. The teal background is semi-transparent and features a repeating pattern of larger, lighter-colored numbers.

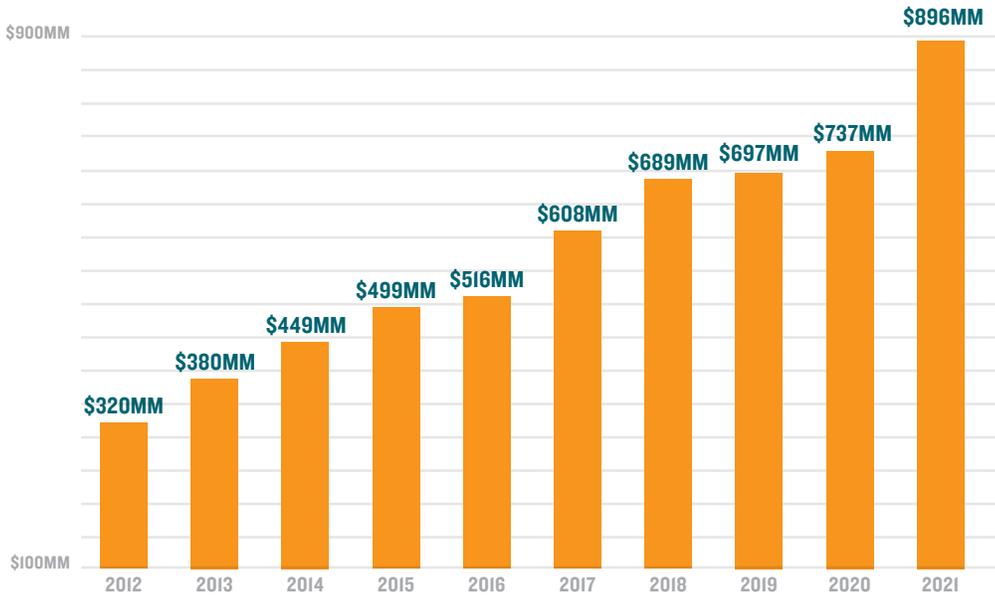
BY THE NUMBERS

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.

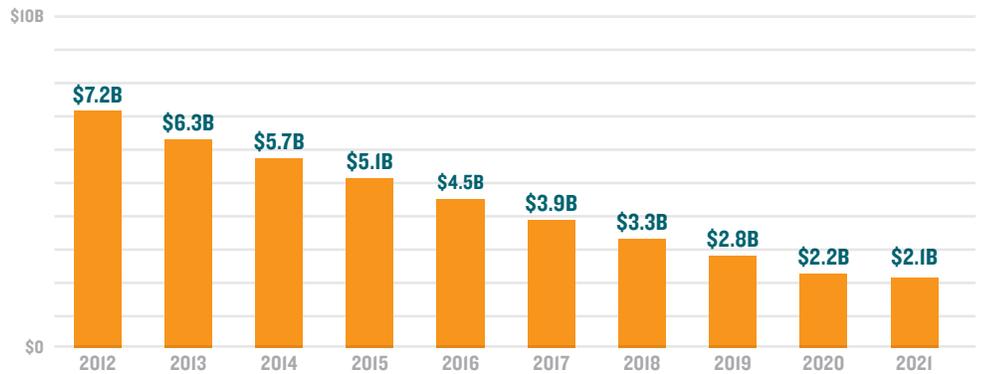
Cash and Investments (Unrestricted)



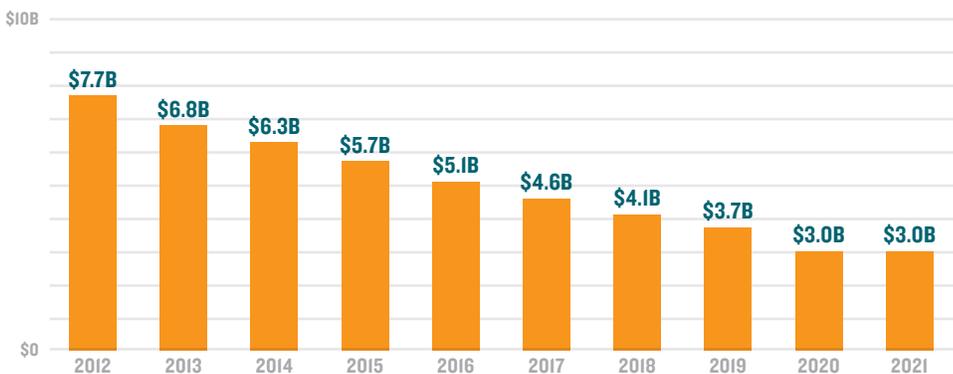
Net Assets



Net Student Loans Outstanding



Total Assets



LEADERSHIP

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and Chief Marketing Officer
Chief Operating Officer – Helix Bar Review

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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 students 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

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

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 \$515,000 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 suite of resources to help 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

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, originations, financing, servicing and collection activities

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, Unsolicited, Research and Dissertation Fellows**, and **Diversity Pipeline grants** awarded since 2014

> Releases policy recommendations for the future of the HEA; **supports changes to the Bankruptcy Code** to protect student loan borrowers; and urges Congress to preserve the **Public Service Loan Forgiveness program**

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 AccessLexSM**, 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!SM – 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**





EMPOWERING THE NEXT GENERATION OF LAWYERS®

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.
