



Annual Report 2022



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For many years, our Annual Report began with an ‘opening letter’ from the Board Chair and CEO. It highlighted successes from the previous year and offered a look forward to the next. While informative, the traditional long-form letter has become increasingly archaic, both in general and relative to the rest of a well-constructed, readable, and visually engaging Annual Report. And so, in more recent reports, you won’t find one.

But there is a time and place for everything. At AccessLex, we never want to waste your time unless we have something important to say — which is why, this year, we have commandeered this valuable real estate once again.

In 2012, external forces caused the AccessLex Board and its staff to develop a new vision to further its multi-decade pursuit to empower the next generation of lawyers. Finding opportunity in the midst of an existential challenge, we embraced the heart of our mission: increasing access to legal education for underrepresented populations, improving its affordability, and maximizing its value for all aspiring lawyers.

We made many choices — from recommitting to our mission, to selecting the tools necessary to achieve our goals, to determining the best operating philosophy to execute the vision. And then we were off — moving forward to create the required infrastructure for success and executing a disciplined approach toward our objectives while remaining focused on the changing environment in legal education that our primary beneficiaries — students — face.

Over the past ten years, tremendous progress can be seen in furthering our mission through our core focus areas: increased diversity of law school classes, improved tools for academic and bar success, data-informed decision-making in legal education, and the establishment of a best-in-class suite of products and services to help current and prospective students achieve admission, academic, and career success — LexScholars, MAX, XploreJD, and Helix Bar Review, to name just a few. Each of these offers incredible value to law students in its own right.

Yet the whole is greater than the sum of the parts. Our activities have become integrated in a way that amplifies their individual value —moving closer to the ideal envisioned all those years ago. Namely, that AccessLex apply its resources to enhance the welfare of students from admission to law school through admission to the bar. Our research, advocacy, and programming now reinforce each other in synergistic ways that allow us to achieve outcomes that would otherwise be elusive or, in some cases, unattainable.

For instance, our LexScholars Post Bacc (LexPostBacc) program has its origins in third-party, grant-funded research from the mid-2010s, as well as internal research around dissecting the value of the various features of pathway programs. Its recognition and acceptance are bolstered by the success of the Lex Scholars Pre-Law (LexPreLaw) program and the AccessLex reputation for quality and service in the myriad programs we offer.

But the LexPostBacc program is not just about increasing the number of admission-eligible applicants. Once admitted, AccessLex deploys its financial and educational assets to expose students to a rigorous law school prep curriculum. We use resources from our Ask EDNA! portal to help with the soft skills of navigating law school successfully. And the program closes with access to top-tier bar exam preparation from Helix Bar Review by AccessLexSM. This confluence of activities and resources creates multi-layered educational experiences for the students involved while enhancing access, affordability, and value along the way — and this is only one example of many.

We could go on, but if you take anything from this letter, know that this is only the beginning of our quest to empower the next generation of lawyers. We are proud of what we have accomplished in a decade’s time — and it only gets better from here!



**CHRISTOPHER P.
CHAPMAN**

President and Chief
Executive Officer
AccessLex Institute



**ROBERT K.
RASMUSSEN**

Chair, Board of Directors
AccessLex Institute

AccessLex Supports...

One of our primary objectives as a nonprofit serving and empowering those pursuing a law degree is informing, educating, and preparing students for the associated economic realities. Another primary objective includes advocating for the betterment of legal education, graduate and professional student aid and debt programs, and related policy issues. As such, we are committed to providing timely support, resources, and advocacy for and on behalf of students. Amid the lingering impacts of the COVID-19 pandemic, 2022 brought continued challenges, opportunities, and changes to students pursuing a legal education in the United States, including financial aid and debt considerations for law school graduates and prospective and enrolled law students alike.

Emergency Grants

In response to concerns from member schools about laws, regulations, and other obstacles that make it difficult to distribute emergency grant aid to students, the Company created a number of resources and offered other support to schools in distributing emergency aid and using their professional judgment authority. In support of this, several team members from the Center for Legal Education Excellence® and the Center for Education and Financial Capability® authored an article for the *Journal of Student Financial Aid*, which outlined challenges schools face and offered recommendations that law schools and policymakers can enact to streamline the process for administering emergency grants.

Work continues, with AccessLex team members regularly offering in person updates and presenting synchronous and asynchronous webinars about the current state of law regarding emergency grants and professional judgment, as well as convening and organizing law school deans and other administrators to discuss potential improvements and solutions for this timely and important issue.

Public Service Loan Forgiveness (PSLF)

In addition to the efforts made and resources provided in support of emergency grants, the Company also made strides in advocating for the U.S. Department of Education (ED) to make critical changes to the PSLF program over the last two years. AccessLex successfully advocated for ED to count payments made prior to consolidation, as well as certain deferments and forbearances, to create a clear appeal process for denials and allow for data matching with government employers. With the expiration of the PSLF Limited Waiver in October, these regulatory changes will provide consistency in the program, while expanding PSLF to better align with the original intent of the program.

The AccessLex Policy team also collaborated with stakeholders in the Massachusetts judiciary, the American Bar Association, and the National Legal Aid and Defenders Association to craft public comments to ED on how to expand PSLF eligibility to 1099 employees doing public service work. To reduce confusion for borrowers, the Company asked ED to extend the PSLF Limited Waiver to July 2023 so there would no longer be an eight-month period between the expiration of the waiver and the effective date of the new regulations.





Legislation, Higher Education Regulations, and Support for Students

AccessLex is proud to continue its long-time advocacy at the federal level, ensuring that a knowledgeable and trusted voice is present in the relevant policy debates impacting law students and legal education. Recent examples include our submission of public comments to ED on PSLF, interest capitalization, and Total and Permanent Disability discharge. **In 2022 alone, AccessLex actively educated and advocated to Congress on topics such as PSLF, income-driven repayment, and Historically Black Colleges and Universities.** In addition to these efforts, AccessLex provides substantial resources, tools, and timely updates to student loan borrowers, both current students and recent graduates, about relevant and important initiatives such as payment pause and extensions, returning to repayment, the PSLF Limited Waiver, and the Biden-Harris Administration Student Loan Debt Relief Plan, all at no charge.



2022 AccessLex – Association of Academic Support Educators (AASE) ASP Faculty Scholars

For the second year, AASE and AccessLex have renewed their mutual commitment to supporting new voices in research and academic writing among Academic Support and Bar Success professionals through the ASP Faculty Scholars Program. The ASP Faculty Scholars Program awards five scholars with research funding and mentorship to develop a proposed research article with the goals of contributing to scholarship in the field and advancing the status of ASP and Bar Success Educators in legal academia. 2022 Scholars will present their works-in-progress at next year's Annual AASE Conference, with final publication drafts anticipated by the end of the 2023.

AccessLex *Discovers...*

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

FEBRUARY

Show Them the Money: Improving Consumer Information on Need and Merit-Based Gift Aid to Equitably Empower Prospective Law Students

This study is an examination of the accessibility of institutional gift aid information provided on law school websites to better understand merit- and need-based gift aid in legal education. The research examined how law schools provide information on grant and scholarship awards and how improving the level of detail offered on grant availability and eligibility can help students better assess their odds of receiving institutional aid and law school affordability.

- » Nearly all law school websites provided some level of information about institutional gift aid.
- » Compared to need-based gift aid, information on merit-based gift aid opportunities was much more prevalent among law school websites.
- » While most law school websites explained how to apply or be considered for institutional gift aid, some lacked clear information on application procedures.
- » Eligibility requirements for institutional gift aid often lacked substance; few law schools offered sufficient detail on merit-based gift aid eligibility; and none provided details regarding need-based gift aid determinations.
- » The longevity of conditionality of scholarships was generally not communicated for merit-based or need-based gift aid.
- » Law schools generally did not provide information related to past gift aid distributions.
- » Although a majority of law schools offered information regarding external scholarship options, 40% did not provide these resources.

MAY

Law School in a Pandemic, Year 2: Moving from Emergency Remote Teaching to Emerging Best Practices in Distance Legal Education

This report finds that law student satisfaction with online learning increased in the past year, but there are still gaps when compared with in-person classes, including participation. Conducted in partnership with Gallup, this was the second of two reports on law students' views of distance learning.

- » Students largely reverted to in-person learning in the 2021-2022 academic year.
- » Gaps in program quality ratings by instructional mode narrowed considerably since the 2021 survey:
 - In 2021, 76% of students taking classes mostly or completely in-person rated their J.D. program as "excellent" or "good." Fifty-one percent of those taking half of their classes online and half in-person and 57% of those taking classes mostly or completely online said the same.
 - In 2022, 78% of students who had returned to predominantly in-person classes rated their program as excellent or good — but so did 73% of those who were splitting their time between in-person and online classes and 72% of those who remained mostly or completely online.
- » In 2022, students splitting their time equally between online and in-person courses were as likely as those who were taking all or most of their classes in-person (50%) to say their program was worth the cost. However, students who remained mostly or completely online were least likely to feel this way, at 36%.
- » Among students reinterviewed in 2022, the percentage who agreed their professors were using teaching methods that engage them had risen since the 2021 study, regardless of instructional mode.
- » Students were less likely to feel they could "participate fully" in online classes and were more likely to report feeling emotionally drained after online classes compared to in-person classes.
- » Among students whose classes were mostly or completely online, the proportion who said it was easy to access career services fell considerably from 72% in 2021 to 50% in 2022.



JULY

Are Law Schools Cream-Skimming to Bolster Their Bar Exam Pass Rates?

This study examined the effects of attrition and transfer rates on law school bar exam passage rates in light of concerns that schools could strategically use these practices as tools, along with academic support interventions, for increasing their bar exam performance.

- » When attrition and transfer rates increase, bar passage rates tend to remain constant or decrease.
- » Transfers and dismissals generally have little effect on a school's bar passage differential — the school's weighted average passage rate across jurisdictions where its graduates sat for the exam minus the weighted average of first-time bar passage rates among ABA law school graduates in those jurisdictions.
- » Schools with lower *U.S. News* rankings tend to lose more students to transfer. Schools with the highest rankings have lower transfer-out rates.
- » When a higher-ranked school is geographically close to lower-ranked schools, the higher-ranked school is more likely to receive transfers and less likely to shed them.

OCTOBER

What is Quality? Advancing Value-Added Approaches to Assessing Law School Bar Exam Performance

This study proposes the use of a value-added method for measuring institutional quality that is based on a school's ability to improve graduates' likelihood of first-time bar passage while controlling for those students' preadmission characteristics.

- » When accounting for the entering characteristics of admitted students, many law schools with low first-time bar passage rates — including some that have been cited for ABA Standard 316 noncompliance — are found to meet or exceed their expected bar exam performance based on our value-added analyses.
- » Many non-T14 schools are performing as well as or better than their first-time bar passage rates or *U.S. News* rankings would suggest.
- » What are commonly considered “best” law schools do not have the greatest value-added.
- » Measuring law school quality more holistically may advance efforts to increase equity in law school admission and diversify the legal profession.



ONGOING PROJECTS

Bar Exam Success Analyses Initiatives

Since the inception of the AccessLex | Law School Survey of Student Engagement (LSSSE) Bar Exam Success Initiative in 2018, AccessLex has served a total of 37 law schools across both initiatives:

- » The **AccessLex | LSSSE Bar Exam Success Initiative** was created with the fundamental goal of providing tangible information that law schools can use to help increase bar passage. Some of the questions this initiative seeks to answer for law schools are: What works for your students? What doesn't? Where can resources and efforts be best invested?
- » The **Bar Exam Success Analyses Initiative** is available to institutions that do not meet the criteria for the LSSSE initiative. This smaller research opportunity is designed to support law schools in analyzing their institutional data to assess the extent to which their students' academic performance, before and during law school, predicts their likelihood of first-time bar exam passage.

Improving Diversity in the Delaware Bench and Bar

- » AccessLex was enlisted for assistance, along with the National Center for State Courts, to provide subject matter expertise and data analysis, facilitate work groups, and conduct interviews in support of the initiative to address diversity issues in the Delaware legal community.

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 two programs that are being phased out: Financial Education Research and Unsolicited.

GRANT	PURPOSE	TYPE	DATE AWARDED	AMOUNT
Southwestern Law School	Breaking Down Bar Barriers: A Methodical Approach	Barriers and Interventions	January 2022	\$25,000.00
Western New England University School of Law	Bar Success Focus Group and Action Plan	Barriers and Interventions	January 2022	\$25,000.00
Association of American Law Schools (AALS)	Sponsorship, Research and Challenge Directed Grant	Directed	April 2022	\$375,000.00
University of San Francisco School of Law	Academic and Bar Exam Success (ABES) Program	Barriers and Interventions	May 2022	\$25,000.00
University of Mississippi School of Law	UM School of Law Bar Exam Barriers and Intervention Program	Barriers and Interventions	May 2022	\$25,000.00
Chicago-Kent College of Law, Illinois Institute of Technology	One & Done: A Chicago-Kent Bar Study Support Program	Bar Success	June 2022	\$299,940.00
The NALP Foundation for Law Career Research and Education	U.S. Law School Alumni Employment and Satisfaction: Classes of 2019 – 2021	Directed	September 2022	\$40,000.00
State Bar of California	Exam Features Experiment	Directed	September 2022	\$250,950.00
Seattle University School of Law	PLEDGE	PLEDGE Fellowship	October 2022	\$24,878.00
Florida A&M University College of Law	Evaluation of Academic Success Advising Program and the Advanced Analytical Skills (AAS) course.	PLEDGE Fellowship	November 2022	\$25,000.00
The State Bar of California	Investigating the Benefits of Live Remote Proctor of Bar Exam	Directed	November 2022	\$225,500.00
American University Washington College of Law	AUWCL Pledge Bar Prep Program	PLEDGE Fellowship	November 2022	\$25,000.00

In total, AccessLex made grants in the amount of **\$1.3 million** in 2022 and has awarded **more than \$19 million across 145 grants since 2014.**

Total: \$1,366,268.00

LexScholars

by AccessLex®

Because better diversity in schools makes schools better.

LexScholars seeks to increase law school access and success among people from underrepresented racial, ethnic, and socioeconomic backgrounds. The initiative supports aspiring law students who have the potential for success but who are unlikely to gain admission without robust access to resources and guidance.

LexScholars is comprised of two separate diversity pathway initiatives: LexPreLaw and LexPostBacc.

Through **LexPreLaw**, participants gain access to resources including LSAT prep and admission counseling to help them navigate the law school admission process. Since its launch in 2020, more than 500 aspiring law students have completed LexPreLaw. Many of them successfully gained admission to law school, including 40 from the most recent cohort.

In summer 2022, we launched **LexPostBacc**, a law school prep program. Through LexPostBacc, participants, called Scholars, undertake a rigorous law school prep curriculum that spans one year. For the inaugural program cycle, 29 law schools referred 79 of their applicants to LexPostBacc.

As a first-generation Samoan American from Compton, California, the resources that LexScholars offered me were pivotal to my success during this application cycle. Though I come from a background in higher education, the law school application process was a different beast. More first-generation students from underrepresented communities like me should utilize LexScholars because it provided me with a clearer pathway to gaining admissions to different law schools. I am forever indebted to this program for their support. Thank you!

AMARIS LEIATAUA '12

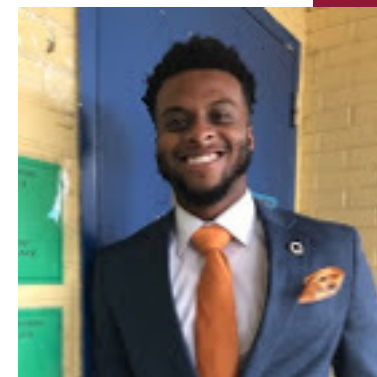
University of California, Berkeley



I am very grateful for the opportunity that LexScholars provided me. I was able to relearn the LSAT in an entirely new way. The LexScholars program also gave me a group of individuals that understood this journey and this process. We all became a team and held each other accountable throughout our studies. We even helped each other stay motivated throughout this process. My ability to participate in the LexScholars program helped me to raise my score significantly, which helped me to receive a full-tuition scholarship at the school I am attending in the fall. Their initiative to increase diversity in law schools by providing resources gives many people hope that their legal dreams can come true.

KATRINA BELMONTES '19

Eastern University



I am so appreciative of the LexScholars program! This program has provided me with the support I needed to realize my academic and career goals. Through their LSAT prep support resources I have been able to increase my LSAT score and gain admission into a top 30 law school! Also, this program has connected me with a cohort that has been so supportive throughout this journey. We've provided each other personal and moral support and guidance. Thank you LexScholars for believing in me.

NATHAN ROBINSON '19

University of Iowa

PLEDGE Fellowship



In December 2021, AccessLex and the Southern Education Foundation announced a partnership to establish the **Professionals in Legal Education Developing Greater Equity (PLEDGE) Fellowship** for law school administrators, faculty members, and professionals with similar experience and background. This 18-month fellowship, launched in June 2022, is a professional development program and problem-based research project. Fellows will complete intervention-based research projects (Capstones) focusing on Admission and Access, Academic Performance, or Bar Exam Performance.

THE FELLOWSHIP AIMS TO:

- Cultivate evidence-based experimentation and assessment in legal education;
- Contribute to the development of best practices for fostering access and success among aspiring lawyers from underrepresented backgrounds;
- Increase the law school enrollment and academic success of people from underrepresented racial, ethnic, and socioeconomic backgrounds;
- Expose fellows to principles and concepts underlying DEI, statistical methods, experimental design, and evidence-based decision making; and,
- Build partnerships with and among legal education stakeholders, particularly law schools that enroll disproportionate numbers of underrepresented students and those that seek to increase the enrollment of these students.

The partnership was met with resounding success. Three teams of two Fellows per law school were awarded the PLEDGE Fellowship during the inaugural 2022-2023 cohort.

American University Washington College of Law

Capstone: Efficacy of a cohort- and coaching-based bar exam preparation program for students from underrepresented racial and ethnic backgrounds.

Lisa Sonia Taylor
Joni Wiredu

Florida Agricultural and Mechanical University College of Law

Capstone: Efficacy of two interventions designed to improve analysis, reading, and writing skills among students who experience academic difficulty.

Eurilynn Anise Williams
Marlese Wells

Seattle University School of Law

Capstone: Efficacy of a bar exam intervention aimed at improving performance on multiple-choice problems among students who enter law school with low LSAT scores.

Isabel Freitas Peres
Lily Su



**Becoming a lawyer is in *their* DNA.
Empowering lawyers is in *ours*.**

Our guiding principle in the development of Helix was to bring to market an exceptional bar review program that delivers all the content, tools, and resources needed to efficiently and effectively prepare for the bar exam — and to simultaneously challenge the notion that such a program must come with an exorbitant price tag.

— Christopher P. Chapman
President and Chief Executive Officer
AccessLex Institute

Helix Bar Review *Turns One*

There's no such thing as a traditional law student anymore. With so many responsibilities and so many more distractions than ever before, students need the highest quality bar prep created for how they live and think today.

That's why Helix Bar Review by AccessLex **serves up short segments of content in a deliberate progression from day one.** Instead of long stretches of reading outlines and watching lectures, Helix students see and hear key concepts broken down into subtopics and taught in a variety of formats and voices. This **high impact teaching strategy** is consistent with learning science and the ways our brains work — so learners stay involved, focused, and moving forward. **And that makes Helix like no other bar preparation course available.**

In its inaugural year as the only nonprofit provider of a full-service bar exam preparation program, **Helix Bar Review by AccessLex**, the Company launched Helix UBESM, Helix MPRESM, and Helix MBESM to extraordinary success — pedagogically, operationally, and experientially — for thousands of Helix users. And now, we look forward to the launch of Helix CaliforniaSM in March 2023 for the July 2023 exam. Built on the same cutting-edge platform and design of our UBE course, with content developed by experts in California Bar Exam preparation, testing, and success, Helix California is comprehensive bar prep, offering everything a student needs to efficiently and effectively prepare for the bar, positioning them for first-time success.

Following the launch of Helix California will be the release of **Helix FloridaSM**. Currently in development using the same high quality, high impact learning approach as our UBE and California courses, Helix Florida will further expand the suite of Helix offerings available to bar takers.

Helix Bar Review Success Stories —



I am really satisfied with the Helix Bar Review experience. The platform was very user-friendly, and the content was well-organized and easy to digest. The videos were short and to the point with great hypos. As a repeat exam taker (3rd jurisdiction) it was very helpful to comb through the content and choose what worked best for me.

STACY MCNANEY, '13
The George Washington University
School of Law



Helix Bar Review was recommended to me by a law school faculty member for practicing additional MBE questions. I was skeptical at trying an additional course but as soon as I did some practice questions, I was impressed by the quality of those questions.

JUSTIN LY, '22
University of New Hampshire
Law School



Helix Bar Review is the best bar prep course! I used Helix and I passed with a score high enough to be admitted in any UBE state — 34 of them! It has just the right amount of information needed to pass the bar, so I wasn't overwhelmed. Several different study plans were provided, and each can be a backup plan for the others. I was able to follow the study plan and finish the entire course in time for the exam. Helix has certainly gained my trust.

TIFFANY SMITH, '22
Indiana University McKinney School of Law



I passed with Helix! Everyone was super helpful when I had questions and they were really responsive as well. They provide constructive feedback on your progress, which I thought was helpful. I liked that you could also schedule coaching calls because bar prep is NOT easy. I have ADHD, so the short videos and interactive slides kept my focus. I especially liked playing games during my breaks. I'm so glad I went with Helix.

GIANNA DELLA SERA, '22
University of North Texas Dallas College of Law

Helix is exactly what I wanted and needed in a bar prep course: an efficient course with an accessible price point that had all the features and content I needed. Everything about it was straightforward and intuitive, from the short lecture videos to the online interface. Substantially cheaper and it still gave me what I needed to succeed on the bar exam.

BRIAN THOMAS, '22
University of Arkansas School of Law — Fayetteville



ACCESSLEX CENTER FOR EDUCATION AND FINANCIAL CAPABILITY®

The AccessLex Center for Education and Financial Capability® is a leader in providing innovative and real-time financial education on the topics most relevant to law students. In 2022, AccessLex expanded its educational offerings to provide law students and student loan borrowers with the information they need to make informed decisions around returning to repayment, the PSLF Limited Waiver, and the Biden-Harris Administration's Student Debt Relief Plan announcement. In addition, with investor education on the minds of today's law students, we created a **Foundations of Investing Guidebook** – a comprehensive resource on investing, developed a **Cryptocurrency Basics workshop**, and launched an **Invests webinar series** to educate law students on investing.

MAXimize Your Financial Future

This fall, MAX by AccessLex® celebrated the start of its sixth year with over 187 participating law schools and more than 40,000 registered current 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 nearly **\$400,000 in scholarship incentives each year** to keep students motivated. In April 2022, **MAX surpassed the \$1,500,000 mark in scholarship awards**.

MAX by AccessLex® Hannah R. Arterian Memorial Scholarship



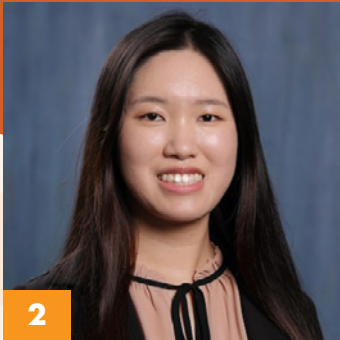
Hannah R. Arterian was a distinguished member of the Board of Directors from 2011 to 2020, including two terms as Board Chair. She was an ever-present participant at the Company's annual financial aid and student success Conference, expressing that it was her obligation to support her financial aid office and to better understand the financial issues her students faced. And she was a strong advocate for advancing the Company's mission, taking special interest in the creation of our MAX by AccessLex® personal finance program for law students.

Though Hannah passed earlier this year, her legacy will live on with the **MAX by AccessLex® Hannah R. Arterian Memorial Scholarship**. Annually, one 1L MAX participant who completes the eight-part *Financial Foundations* course and attends at least two MAX events will be automatically entered to win a **\$50,000 scholarship toward their remaining law school tuition**. The first drawing of the Scholarship will take place on **May 1, 2023**.

MAX by AccessLex® Wins Outstanding Educational Program Award

In November of 2022, MAX by AccessLex® was awarded the Outstanding Educational Program Award by the Association for Financial Counseling & Financial Planning Education® (AFCPE). Each year, the award goes to an education program that has made a significant impact in the field of financial education. AFCPE is a leading organization in the area of financial counseling, coaching, and education.

MAX BY ACCESSLEX® SCHOLARSHIP WINNERS ARE TALKING!



1 MAX provided me with invaluable tips, strategies, recommendations, and information to help me plan for the future through effective management of my finances and debt. I will forever be grateful for what AccessLex has done for me.

BENJAMIN HOOK, '24
The Ohio State University Moritz College of Law

2 The MAX program alleviated my worries by providing finance lessons to help me manage my budget. Not only are all resources by AccessLex free, but they are also high quality and tailored to law students. It is hard to believe the amount of dedication and generosity AccessLex has toward law students all across the nation.

CINDY PHAN, '24
University of Georgia School of Law

3 I spent four years in my undergraduate career contemplating the cost of law school and the inevitable student loans that I would likely have to take out. Luckily MAX by AccessLex® provided me with the tools necessary to manage and optimize my loan repayment options. These tools alone made financial freedom more real for me. Now having won the MAX scholarship award, financial freedom is well within my grasp.

ANTOINETTE GABRIEL, '22
Howard University School of Law

AccessLex® LAW SCHOOL SCHOLARSHIP DATABANK



The Scholarship Databank continues to be a flagship tool for law students, utilized as the primary scholarship resource at over 100 U.S. law schools. One key feature of the Databank is the **quality of the law school scholarships and legal writing competitions housed within**. Each new scholarship and writing competition is fully researched and vetted before inclusion. The Center for Education and Financial Capability verifies and updates existing scholarship and writing competition entries (currently 887) twice each year. These rigorous quality control practices help ensure the Databank remains the premier source for law school scholarships and a valued tool for aspiring law students, current law students, and recent graduates.

AccessLex[®] STUDENT LOAN CALCULATOR

For the past decade, the AccessLex Student Loan Calculator has been the **leading resource for hundreds of thousands of aspiring, current, and recent law students** seeking to calculate their potential student loan debt and plan for repayment. Free and easy-to-use with no login required, the Calculator now includes several new features that allow law student borrowers to better understand the financial realities of their degree.

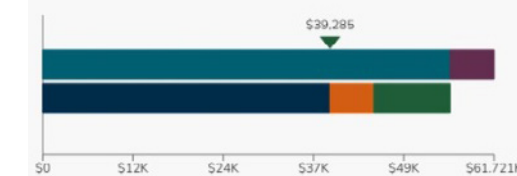
The Calculator **helps users identify how much they may need to borrow in federal student loans** based on their school's cost of attendance, their projected expenses, and anticipated resources such as scholarships and grants. It also **shows users how different student loan payments can fit into their budget and how much interest they can save** with increased payments.



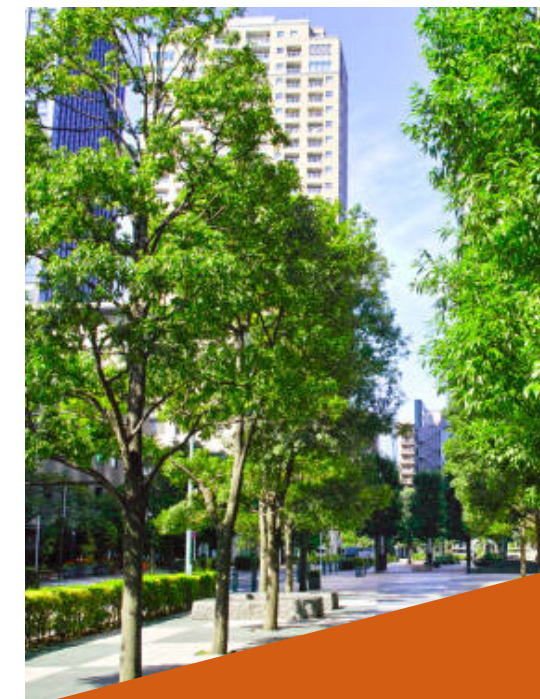
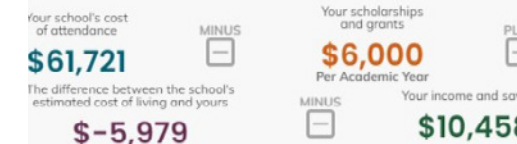
New features include a:

- > **Consolidation and Refinancing Tool** that educates users on the costs, benefits, and drawbacks of private refinancing and federal consolidation loans;
- > **PSLF Calculator** which projects how much may be forgiven under Public Service Loan Forgiveness for users who are interested in this option; and
- > **Changing Repayment Plan Tool** that helps borrowers in repayment analyze the financial impact of changing their repayment plan, both in monthly payment and total amount paid.

Remaining years within a 4-year Law program at Florida A&M University College of Law.



How We Arrive at That Number



Lessons and educational content are woven throughout the Calculator to help student loan borrowers learn about their options and make more informed decisions about their finances.

“With all of the changes in the student loan landscape, it was imperative that the AccessLex Student Loan Calculator reflect the current repayment options available to borrowers — including Public Service Loan Forgiveness and consolidation options,” said Cynthia Cassity, Senior Vice President for Strategic Engagement, AccessLex Institute. “With this resource, and with coaching through our free AccessConnex Student Loan Helpline, **meaningful support is at a law student’s fingertips throughout their law school journey.**”

LEADERSHIP

Leadership Team

CHRISTOPHER P. CHAPMAN
President and
Chief Executive Officer

CYNTHIA CASSITY
Senior Vice President — Strategic Engagement
and Chief Operating Officer — Helix Bar Review

DEBRA C. SWARTZ
Senior Vice President — General Counsel
and Chief Compliance Officer

AARON N. TAYLOR
Executive Director
AccessLex Center for Legal Education Excellence®

JAMES CASSITY
Senior Vice President
Corporate Operations and Chief Information Officer

SAMUEL GREENHALGH, JR, CPA
Senior Vice President and Chief Financial Officer

DAVID RAMAGE
Senior Vice President and Chief Investment Officer

EVNEET KHURANA
Vice President
Marketing and Communications

TIFFANE COCHRAN
Vice President
Research

Board of Directors

ROBERT K. RASMUSSEN
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