

## Go to B School or Law School for Free

by Donald Asher

Traditionally, students borrow their way through business school or law school, and pay the investment back from increased earning power. In these tight economic times, you might hesitate to borrow a lot of money to go to a professional degree program. But what if you could go for free? Would that tip the scale on the decision? There are five good ways to go to law school or business school for free or at a greatly reduced cost.

**Scholarships.** Even the most elite programs in the country have scholarship funds for the best students. So if your GRE or GMAT or LSAT scores are stratospheric, and your undergraduate GPA is equally impressive, you may qualify for an academic scholarship to law school or business school. For example, “We offer a number of highly selective, merit-based scholarships to exceptionally gifted students,” says Marilena Botoulas, director of financial aid at Columbia University’s MBA program in New York City. “Decisions are made on the basis of a variety of criteria, including academic excellence, leadership potential, geographic and personal background, and professional experience.”

These resources are all over the country, in all types of law and business schools. Recognizing that many idealistic law students find their debt loads too oppressive to pursue public service law, The UDC David A. Clarke School of Law (UDC-DCSL) in Washington D.C. created the Advocate for Justice Scholarship, allowing up to 20 students per year a chance at a tuition-free legal education. “We created the scholarship so those with a burning desire to change the world for the better and to serve other people and the environment won’t be burdened with crippling debt. They take on public interest positions spanning the range from civil rights and social justice to environmental advocacy,” says Joe Libertelli, alumni director and spokesperson for the school of law. UDC-DCSL even has funds so that students can take unpaid internships in public interest law in their summers.

Schools aren’t the only source of scholarship funding. “In addition to school-based resources,” adds Ms. Botoulas, “you should determine whether any organization to which you belong might have aid funds available. Support is often available from religious, fraternal or athletic organizations, clubs, veterans groups, ethnic groups, unions,” and so on. Even a partial scholarship could make a big difference in your decision to attend a program.

As a hot tip, second-tier schools often poach the better students from first-tier schools. So if Harvard won’t give you a free ride, maybe Tulane will. Be sure to keep that in mind. For this article, I interviewed one lawyer who turned down a free ride at Tulane to borrow his way through Harvard Law. He ended up working in a firm founded by a Tulane grad.

**Career Center Fellowships.** Fellowships are part-time jobs that you hold while in graduate school, and they commonly include a full waiver of tuition *plus* a stipend. The real value is in the waiver of tuition. Typically, for twenty hours a week in the career center, you can go to school for free. Law schools and

business programs usually have dedicated career centers. They're looking for people with human resources, recruiting, and IT backgrounds, which means you don't have to have perfect grades and scores. Approach the placement office before you apply for instructions on how to qualify. Simply being eager to serve in this role can be a major part of the decision to award you the chance. Even in a small program, the placement office may have a dozen students earning a free ride.

**Admissions Office Fellowships.** Law schools and business programs also have dedicated admissions offices, and they need workers too. They're looking for people with a college admissions background, marketing experience, web design skills, or success in prior staffing and recruiting assignments. If you think this is attractive, approach the admissions office for advice on how to win this assignment. Again, perfect grades and scores are not required if you have the needed talents.

**Research Assistantships with Professors.** Many business professors and some law professors do research and publish academic articles. If you have matching interests, you may find yourself eligible for a research assistantship. Assistantships, like the fellowships mentioned above, typically include a waiver of tuition and a stipend. Hours and commitments vary, but this is a great way to get more out of your educational process anyway. If you are interested in a specific program, methodically research each professor's academic interests. Approach the professor directly and ask her how you can be considered for a research assistantship during your time in the program. This is also something you can do in the first semester of your graduate program, to improve funding for subsequent semesters.

**Employer-Paid Programs.** Full or partial tuition assistance is available from most employers. The higher up the food chain you are, the more likely your employer will assist you toward your academic goals. Some employers will pay for full-time, residential programs while you are on a leave of absence from your job, but more will pay for that night law school or weekend executive MBA program that you pursue while still employed. Contact your HR officer for information about this perk.

Finally, a couple of warnings: First, moonlighting is discouraged or forbidden by most full-time professional programs. Law school and B school involve intensive study, and teamwork that may be scheduled in the evenings or over weekends. The types of assistantships and fellowships mentioned above are integrated into your program. They're flexible, and they're directly related to your scholarly endeavors. But working your way through these programs with a night shift at the local drugstore could be very difficult for you, academically.

Second, don't let the current economy scare you away from your goals. "Applicants shouldn't get discouraged in their pursuit of financial aid," says Columbia Business School's Marilena Botoulas. "At this time, we are very confident in the availability of federal loans for domestic students.... Loans are also still available to international students with a U.S. cosigner. Applicants should call the various financial aid offices or visit their websites for detailed information."

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