

Yale Law School
Career Options Assistance Program (COAP)
Frequently Asked Questions

*For more information, please see the COAP description at
<http://www.law.yale.edu/admissions/COAP.htm>.*

Who can receive COAP?

To qualify to apply for COAP assistance, you must have graduated from Yale Law School, be employed and be in good standing with the Law School and with your student loan lender(s). Awards are based on your income and debt burden.

What are the deadlines for applying for COAP?

Deadlines for continuing participants:

- First half - January 15, 2009 (for January 1, 2009 through July 31, 2009)
- Second half - August 1, 2009 (for August 1, 2009 through December 31, 2009).

Deadlines for new applicants: New applicants may apply at any time, once you secure a COAP qualifying position and are in repayment on your student loans.

How do I apply?

Complete the online application at <http://www.law.yale.edu/admissions/COAP.htm> and submit the required supporting documentation. If you need assistance with your netid and password, please contact Roselyn Llanos-Robles at Roselyn.llanos-robles@yale.edu.

How are awards calculated?

Awards are calculated based on your adjusted income and your debts. For more details, please see the Program description at <http://www.law.yale.edu/admissions/COAP.htm>.

Some of my loans are still in the grace period. Can I still apply for COAP?

You may apply for assistance for the loans that are in the mandatory repayment period, but not for loans that are still in the grace period. Once the grace period on those loans ends, you may update your application to request additional assistance. When you complete the Educational Loan Information section of the application, you will be asked for the grace period dates for all of your loans.

I want to submit my application for the first half of the year, but my tax return will not be completed for a couple of months. Can I still apply?

Yes, you should be sure to apply before the January 15 deadline. The tax return is required with the second disbursement cycle application.

What documents do I need to send to you to complete my application?

Once you submit your online application, it will generate a customized list of required documents, based on your application. In general, you will need to submit verification of your salary (a copy of a recent pay stub or a letter from your employer), current lender statements, and other financial information. You must also include a copy of your tax return once it is completed.

I have the same lender for all of my loans and they send me one single bill but when I go to “Manage Documents” it requires me to submit a statement for each loan. What should I do?

You may upload the same document for each loan that is listed.

How long does the application process take? When will I receive a check?

You should expect to receive your check within 3-4 weeks of submitting your completed application and required documents.

How are funds disbursed? Do you pay my lenders directly or do you send a check to me?

COAP awards are mailed directly to the participant twice a year, in January and July. It is the participant's responsibility to make all payments on student loans and to remain in good standing with the lenders and with the Law School.

How often is money disbursed?

We disburse COAP awards to participants twice in a calendar year. The 1st disbursement cycle for 2009 provides an award to cover January 1, 2009 through July 31, 2009. After you update your application and required documents, you will receive a second disbursement to cover August 1, 2009 through December 31, 2009.

What if my job does not start until the middle of a cycle?

If you start a new job, you can apply for COAP in the middle of the cycle, up to one month prior to the beginning of your employment.

What if I change jobs in the middle of the cycle?

You must update your application online within 30 days of the change. Please login and click on "submit status change" to submit a change to your COAP application. If necessary, we will recalculate your award.

What if I know in January that I will be changing jobs in March or that my job will be ending and I may be unemployed?

When you complete the online application you will be able to enter the start and end date of your current job and then add another job with a new start date (or you can check "unemployed"). If you are a currently participating in COAP and become unemployed, we will extend your COAP benefits for up to three months during a period of unemployment.

What happens if I go back to school?

If you go back to school, you are required to obtain in-school deferments for your loans. In the rare case that your student loans do not offer an in-school deferment, please contact the Financial Aid Office to discuss the situation.