



A Note from the Office of Dean Leonard M. Baynes

Pursuing a legal education is one of the most significant and rewarding investments a person can make. It is a commitment of time, intellect, and resources toward a lifetime of leadership, and public service. It is also a costly endeavor where private law school tuitions run as high as my alma mater, Columbia Law School, which has the highest tuition in the nation at [\\$85,368 per year](#). In contrast, as a public law school, UH Law Center's tuition and fees for in-state residents are much more modest at about \$39,000 per year.

UH Law often makes the list of law schools with best value and most recently ranked #9 in the nation for best return on investment ("ROI") because our recent graduates earn high starting salaries, have strong first-time bar passage outcomes, and have excellent post graduate employment outcomes.

Nonetheless, our incoming 1L students face new challenges from changes in the federal student loan requirements affecting federal student borrowing limits. Beginning on July 1, 2026, new federal legislation, commonly known as the "One Big Beautiful Bill," will affect all newly enrolled incoming 1L law students. Most notably, federal loans will now be capped, which means that for many, federal loans alone may no longer cover the full cost of tuition, living expenses, and bar-related costs.

Under this new structure, students in J.D. programs will be eligible to borrow up to \$50,000 annually, while those pursuing an LL.M. will have an annual cap of \$20,000. Additionally, a lifetime federal borrowing limit of \$257,500 will now apply across all undergraduate and graduate studies including law school. As I mentioned above, our in-state tuition is approximately \$37,000 for the JD program per year. Anticipated living expenses are \$26,000 per year. That totals \$63,000, which exceeds the annual federal student loan cap of \$50,000, by \$13,000 per year. UHLC Professor Jim Hawkins breaks down what's changing in federal borrowing and what law students should do now to plan ahead in this [video](#).

The legislated cap is a significant shift in federal student loan policy. It was enacted with the hope that it would reduce the cost of higher education. However, the practical takeaway is simply that our students will need to engage in intentional financial planning process earlier and more intensely than in past years to secure a private loan. Unfortunately, some students, through no fault of their own, might be precluded from reaching their law school dreams in their near-term future.

Prospective students are encouraged to explore scholarship opportunities, evaluate offers based on total costs of attendance, and complete the Free Application for Federal Student Aid (FAFSA) as early as possible. Applicants do not need to be fully enrolled to begin the FAFSA, and listing the University of Houston Law Center allows our financial aid team to provide the most accurate, individualized guidance.

In some cases, private loans may be used to bridge a funding gap. However, these loans are typically credit-based and may carry less favorable terms than federal programs. [AccessLex Institute](#) maintains a listing of private loan options available to law school applicants. However, it may not be a solution for some students who have limited credit history, no co-signer, or no collateral.

At the University of Houston Law Center, we are more than just an institution. We are a community dedicated to supporting one another through every challenge and change. We remain committed to working with current and prospective students to ensure that the path to a meaningful career in the law remains open to all, no matter background or economic circumstance.

Ultimately, the value of legal education as a pathway to professional opportunity and public service remains as powerful as ever. The power to afford opportunities to excellent students remains in our collective hands. It is up to the law school to attempt to keep tuition and fees down. It is up to our students to do early financial planning, and hold a job within the parameters of ABA standards while attending law school to keep their costs of attending down. And it is up to our very generous alumni to help us remain a best value law school with a high ROI for all students from all backgrounds.

Thanks to strong alumni engagement, the Law Center's Fuel the Future scholarship campaign has raised \$9 million to support our students. This support has helped contribute to more than 60% of incoming law students receiving scholarship support during the past 5 years. The funds help offset the rising costs of legal education by providing critical assistance for tuition, books, and other essential academic expenses, ensuring that talented students can pursue their legal education with fewer financial barriers. In light of changes stemming from the One Big Beautiful Bill, and the evolving landscape of student financing, we are extending the Fuel the Future campaign to continue to expand scholarship support and strengthen our commitment to access, opportunity, and student success.

I call on our alumni and friends to donate to scholarships to help us bridge this gap so that we can remain a school that provides legal education to excellent students of all backgrounds. Let's aim for an additional \$1 million per year for the next five years to help close the gap between the annual federal student loan cap and the students' expected expenses and tuition.

To support scholarships today, please visit giving.uh.edu/law and contribute to The Law Fund. The Law Fund supports scholarships at the Law Center. For questions about annual giving or Dean's Society participation, please contact Anu Shah at aashah24@central.uh.edu; to endow a scholarship or explore naming opportunities, please contact Miles Johnson at mejohns9@central.uh.edu.

By working collaboratively together, I want to reassure our community that a high-quality legal education at the University of Houston Law Center remains an achievable and affordable goal for all.

Thank you for your continued dedication to our Law Center community and for the vital roles you play in our collective success.

Sincerely,

Leonard M. Baynes
Dean, Hugh Roy and Lillie Cranz Cullen Distinguished Chair, and Professor of Law
University of Houston Law Center

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