

Bar Loans

Bar loans are private, credit-based student loans designed to assist students and recent graduates with the costs of preparing for and taking the Bar Exam. Interest rates on these loans are variable and **none** of these loans are eligible for Federal repayment benefits including: Federal Income-Based Repayment, Federal Deferment, Federal Forbearance or Federal Public Service Loan Forgiveness. These loans are repayable to the chosen lender under the terms that are agreed upon.

Please note: South Texas College of Law (STCL) has no agreements with lenders for volume and cannot warrant that any terms are guaranteed or are the best available; better terms may exist. To compare all aspects of the loan programs, we encourage our students to contact the individual lenders. The lenders listed below are included solely because they offer bar loans at this time. STCL does not endorse or recommend any of these lenders.

Students may also use an independent and interactive web-based loan analyzer located [here](#).

How to Apply

1. Compare lenders at [FASTChoice](#)
2. Choose a lender and apply directly on their website
3. After approval, email the following information to studentservices@stcl.edu: Full name, student ID number, lender name, loan amount, and requested disbursement date

Bar loan disbursements are mailed directly to the borrower instead of South Texas College of Law Houston. Students should contact their lender directly if they have any questions regarding when they will receive their funds.