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### Bending (and Breaking) the Cost Curve of Legal Education

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# Bending (and Breaking) the Cost Curve of Legal Education

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Law school graduates will accumulate an average of over \$140,000 in debt for their undergraduate and law school studies, and some law schools have reported costs exceeding \$100,000 annually. Peter B. “Bo” Rutledge, dean of the University of Georgia School of Law, examines the ever-escalating costs and explains his school’s three-part strategy for dealing with it.

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Fears about the ever-escalating costs of higher education haunt our society and bedevil our policymakers. Legal education presents a good example.

Over the course of nearly two decades in the field, including five years as the dean of the University of Georgia School of Law, I have encountered countless students worried about pursuing a legal education due to the prospect of assuming additional debt.

Today, we find ourselves at a crossroad where rising costs prevent many deserving, low-income students from ever entering college, while others graduate with debt loads so high it inhibits their economic prospects and, ultimately, their freedom. This challenge is especially acute at U.S. law schools.

## Significant and Growing Threat

For far too many law students around the nation (and their families), student loan debt poses a significant—and growing—threat. Recent studies found that nationwide, law school graduates will have accumulated an [average of more than \\$140,000 in loan debt](#) for their undergraduate and law school studies by graduation day. Perhaps more alarmingly, some highly ranked law schools recently reported [costs of attendance exceeding \\$100,000 annually](#).

In legal education, it’s distressingly common to see graduates work hard for three years, pass the bar exam, and then find themselves saddled with payments indistinguishable from mortgage payments. Those students cross the stage with crushed dreams and dim professional prospects, sometimes abandoning the passions that prompted them to pursue law school in the first place.

Over time, I've come to understand that students never want to abandon their deep-rooted passions, but their financial situations sometimes force their hand.

## **How to Break the Cycle**

Confronting these realities, the UGA School of Law resolved to break the vicious cycle of student debt. We implemented a three-part strategy to provide the best possible return-on-investment for students: holding the line on tuition, critically examining expenditures, and increasing student scholarship support.

First, we kept tuition essentially flat over the last five years, raising it a mere \$600 and keeping tuition costs below \$20,000 annually (the second-lowest undiscounted tuition among [law schools in the U.S. News & World Report's Top 50](#)). We've ruthlessly examined our budget, scaled back tenure-track hiring, cut expenditures, and made strategic investments in mission-critical areas.

Since 2012, we have raised nearly \$60 million, with roughly 90% of commitments going directly to enhance the student experience, mainly through scholarships. Holding the line on tuition helped to protect the strength of these gifts, ensuring that inflation did not chew into their impact. Consequently, nearly [80% of J.D. students](#) receive scholarship aid.

Perhaps most significantly, we targeted debt for specific cohorts, including first-generation college graduates and military veterans. Currently, every veteran receives a scholarship.

This focus has proven to be critically effective for transforming student experiences. We've reduced annual student borrowing by more than \$5 million over the past six years and, in 2019, empowered nearly 40% of our students to obtain their legal education without a penny of debt from their law school education.

Of course, the financial demands on some law students extend far beyond tuition costs. Our [First-Start Scholars Program](#) addresses those needs by providing first-generation college graduates with scholarships, a professional development stipend (for expenses like business attire and bar preparation courses), and an array of programming on topics including financial planning and networking.

## **High Employment Rate Upon Graduation**

While significantly cutting debt, we haven't sacrificed outcomes. For the past two years, over 90% of UGA Law graduates have obtained full-time, long-term gold standard jobs within 10 months of graduation; and 95% of graduates who sat for the bar passed within 12 months of graduation.

Rankings validate these efforts: For two years running, we've been named the [No. 1 Best Value in Legal Education](#) and landed at the top of several Princeton Review rankings (alongside or ahead of better-known Ivy League institutions).

The true impact of this "return on investment" strategy is felt not in statistics and rankings, but rather in the individual stories of our graduates and their uninhibited power to pursue professions based on their passions, not their finances.

Throughout our country, strong communities need strong professionals including lawyers, doctors, teachers and entrepreneurs. Aspiring professional students can answer that call. They have stories that accompany them: what they've overcome, why they want to pursue an education as a tool for the rest of their lives, and how their natural talents and passions will help them leave a mark wherever they choose to work.

If all schools make a conscious effort to reduce the student debt burden dramatically, graduates can choose to return home to serve (and in some cases to rebuild) their communities.

Lowering student debt is not just a goal to which we all should aspire; it's a moral calling that we must answer now. At the University of Georgia School of Law, we've built a model to answer that call. In doing so, we offer that model for others and have chosen to make a long-term investment in our students, our communities and our country.

This column does not necessarily reflect the opinion of The Bureau of National Affairs, Inc. or its owners.

### **Author Information**

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