

Loan Repayment Assistance Program

The LRAP committee seeks primarily to assist those alumni who wish to pursue a long-term career in public interest law. With that goal in mind, the committee encourages LRAP recipients to select a federal income-driven repayment plan with the goal of pursuing Public Service Loan Forgiveness after 120 qualifying loan payments while working full time in public interest. Additional details about these programs can be found at the Department of Education's Federal Student Aid website.

The LRAP assistance is a loan until forgiven, as indicated in the schedule below. If a successful applicant works in qualifying employment for five consecutive years, all his/her LRAP loans will be forgiven (principal and interest). If a successful applicant works in qualifying employment for less than five years, LRAP loans will be forgiven in accordance with the following schedule:

LRAP Loan Repayment Schedule

Amount of Time in Qualifying Employment	Percent of LRAP Loan to be Repaid	Percent of LRAP Loan Forgiven
One (1) Year	100%	0%
Two (2) Years	75%	25%
Three (3) Years	50%	50%
Four (4) years or more, but less than five (5) years	25%	75%
Five (5) years or more	0%	100%

The time in qualifying employment shall generally be considered to begin at the time of the first LRAP disbursement.

Note: Participants who graduated between 2014 and 2017 will receive Time in Qualifying Employment credit for their years in Public Interest prior to enrollment in LRAP.