



Dickinson Law implemented its Loan Repayment Assistance Program (LRAP) in the spring of 2003, with the goal of encouraging careers in public interest law by assisting law graduates with their educational loan repayment obligations. "Public interest" employment is defined as: work for a not-for-profit organization that qualifies for tax exemption under IRS Code §§ 501(c)(3), (4), or (5); and is work that provides legal assistance to under-served people or interests. The LRAP Committee determines an annual income guideline amount to provide applicants with a figure to be considered when applying for the program. Applicants earning more than the annual income guideline may be deemed ineligible by the LRAP Committee. For 2024, the income guideline is \$62,300.

The deadline to postmark a complete application is May 15, 2024.

Applicant's Biographical Information

Name: _____ PSU ID#: _____

Address: _____
Street City State Zip Code

Primary Phone: _____ Work Phone: _____

Email: _____ Fax: _____

Dickinson Law Graduation Date: _____

***Graduates with an outstanding Student Account balance owed to Penn State University are not eligible for LRAP consideration until such debt has been paid in full.**

Applicant's Employment Information

A detailed job description on your organization's letterhead and a completed Employer Certification Form must accompany this application.

Employer: _____

Position Title: _____

Date of Employment: _____

Family Information

Marital Status

As of the time of this application, I certify I am: () Unmarried () Married

Married applicants should answer the following questions. Note that married applicants will be required to provide spousal income and asset information to be considered for LRAP. Changes in marital status must be reported to the LRAP Administrator within 120 days.

Spouse's Name: _____ Date of Marriage: _____

Spouse's Employer: _____

Spouse's Position Title: _____

Spouse's Date of Employment: _____

Dependent Children

Please list the names and ages of your dependent children, if applicable.

Projected Income & Assets Summary

Please provide your anticipated calendar year household income and (if married, combined) current asset holdings, as applicable. Federal tax return(s) will be collected to verify income for the previous year.

Income

	Applicant	Spouse
Total Wages, Salaries, Tips, etc. for <i>all</i> employment (January – December of the current year)	_____	_____
Other Taxable Income (certain types of interest, dividends, alimony, capital gains, etc.)	_____	_____
Untaxed Income (gifts, housing stipends, child support, voluntary pre-tax contributions as found on IRS Form W2 – Box 12, letters D, E, F, G, H, S)	_____	_____
Other Loan Repayment Assistance Programs	_____	_____

Assets

Do you own your primary residence? No Yes

Current Market Value: _____

Outstanding Debt: _____

Do you own other real estate? No Yes

Current Market Value: _____

Outstanding Debt: _____

Value of combined checking accounts: _____

Value of combined savings accounts: _____

Value of combined stocks, CDs, bonds, and other investments: _____

Applicant's Dickinson Law Educational Loan Information

Part A: Federal Loans

Please tell us your student loan consolidation plans by choosing one of the following statements:

1. _____ I have consolidated my loans through the Federal Direct Loan Consolidation Program. I understand that if I selected an income-driven repayment option other than Income Based Repayment, Pay As You Earn, or Saving on A Valuable Education (SAVE), my LRAP payments will be calculated as if I am repaying my federal student loans under an IBR option.
 - a. _____ I have attached my Consolidation Repayment Schedule showing my repayment terms and monthly payment amount.

2. _____ I have applied to consolidate my loans through the Federal Direct Loan Consolidation Program, but my application has not yet been finalized. I understand that if I select an income-driven repayment option other than Income Based Repayment, Pay As You Earn, or Saving on A Valuable Education (SAVE), my LRAP payments will be calculated as if I am repaying my federal student loans under an IBR option.
 - a. _____ I have attached my Consolidation Application and the written estimate I received showing my estimated repayment terms and monthly payment amount.

3. _____ I will not be consolidating my loans and understand that my LRAP eligibility will be determined as if I am repaying under the Income Based Repayment guidelines.

Part B: Private Loans

Did you borrow educational loans through a private lender (Sallie Mae, Discover, CitiBank, etc.) for your attendance at Penn State's Dickinson Law?

- _____ Yes. You must attach a current billing statement or account summary from your lender(s) showing the monthly repayment amount of each loan you wish to be considered in your LRAP application.
- _____ No.

Part C: J.D.-Related Loan Itemization

List below each educational loan you would like to be considered for LRAP assistance. Loans will not be used to calculate your LRAP eligibility if you do not list them below *and* provide supporting documents showing your monthly payment amount, loan terms, and verifying your payments are current. If accounts have been consolidated, please itemize the individual loans making up the consolidation. List non-J.D. loans included in consolidation on the next page as appropriate. Attach an additional sheet if more space is needed.

Loan Type	Servicer	Current Balance	Monthly Payment	Interest Rate	Deferment or Forbearance?	Included in Consolidation Loan?

Applicant's Non-J.D. Educational Loan Information

If you have student loan debt from schools other than Penn State's Dickinson Law, please provide details below. Indicate which of these loans are included in your Consolidation Loan, if applicable. Please note this is meant to provide the Committee with a fuller picture of your total debt, and that non-J.D. loans excluded from consolidation will not be considered in the calculation of your LRAP payment eligibility.

Part A: Non-Consolidated Undergraduate Loans

Loan Type	Servicer	Current Balance	Monthly Payment	Interest Rate	Deferment or Forbearance?	Included in Consolidation Loan (pg. 3)?

Part B: Other Non-Consolidated, Non-J.D. Educational Loans

Loan Type	Servicer	Current Balance	Monthly Payment	Interest Rate	Deferment or Forbearance?	Included in Consolidation Loan (pg. 3)?

Applicant's Employer Certification Form

If you will be employed by more than one employer during the next 12 months, a separate Employer Certification Form is required for each employer.

Part A: To be completed by the applicant.

Name: _____ PSU ID#: _____

I authorize my employer, _____, to provide the information requested in Part B to the Loan Repayment Assistance Program Administrator and Committee at Penn State's Dickinson Law. I authorize the LRAP Administrator at Dickinson Law to contact my employer directly with questions about my employment information.

Signature: _____ Date: _____

Part B: To be completed by the employer.

The individual named above has applied to the Penn State Dickinson Law's Loan Repayment Assistance Program (LRAP). The program application requires certification by the employer of the applicant's employment status, salary, and job description. Please complete this form and return it to the applicant. LRAP applications must be submitted in entirety by May 15. Please provide this information in a timely manner to ensure your employee receives full consideration for this benefit. Thank you for your support of the Loan Repayment Assistance Program.

Current position title: _____ Employment began: _____

Current gross annual salary: _____ Most recent salary increase date: _____

Next projected salary increase date and amount, if known: _____

Value of employer-provided benefits (i.e. housing, food, bonuses): _____

Do you offer loan repayment assistance to this employee? No Yes, \$_____/year

Do you have 501(c)(3), (4), or (5) not-for-profit status with the IRS? No Yes, _____
Employer EIN

I hereby certify the information provided on this form is true and complete to the best of my knowledge.

Authorized Signature *Printed Name & Title* *Date*

Name of Employer *Phone Number*

Street *City* *State* *Zip Code*

Applicant Certification Form

1. I (we) hereby certify that all the information contained in this application is true and complete to the best of my (our) knowledge.
2. I (we) agree to provide proof of the information presented in this application as outlined herein, or at the request of the LRAP Administrator or Committee.
3. I (we) agree to notify the LRAP Committee in writing within thirty days if I (we) receive a deferment or forbearance on student loans from my (our) lender(s) and/or if my (our) loan payments are reduced after LRAP benefits are calculated.
4. I (we) agree to notify the LRAP Committee in writing within one hundred and twenty (120) days of any change in income, employment, or marital status or if I (we) file for bankruptcy.
5. I (we) understand to continue participating in LRAP, I (we) must submit recertification annually by July 1 with the LRAP Administrator. I understand recertification requires I provide a copy of my (our) most recent federal tax return(s) or Tax Return Transcript(s) from the IRS. I understand it is my (our) responsibility to contact the LRAP Administrator if I (we) do not receive annual recertification materials by mid-May.
6. I (we) certify that all LRAP funds received will be used for the express purpose of repaying student loan debt.
7. I, the applicant, certify that I have reported all sources of educational loan repayment assistance I currently receive. I understand it is my duty to report receipt of new loan repayment assistance program funding to the LRAP Administrator within sixty days of receipt.
8. I (we) certify that I (we) am (are) not delinquent or in default on any student loan and understand that eligibility for LRAP depends upon the continuous satisfactory repayment status of my (our) student loans. I (we) certify that I (we) will provide proof of satisfactory loan repayment status from my (our) educational lenders annually with recertification.
9. I understand if I owe an outstanding balance on my student account at Penn State University, I am not eligible for LRAP consideration until such debt is paid in full.
10. I (we) certify that this application is complete, as evidenced by the checklist below. I (we) understand that an incomplete application will not be acted upon by the LRAP Administrator and could result in the forfeiture of award eligibility.

My complete application includes:

- Loan Repayment Assistance Program: Application for Initial Program Participation
- Copy of loan repayment schedules and/or documentation of loan consolidation for federal and private loans
- Employer Certification Form(s)
- Detailed job description on employer's letterhead
- Federal 1040, 1040-A, 1040-EZ, 1040-X, or Tax Return Transcript for **prior** year
- Current resume
- Names and contact information for 3 professional references
- Personal statement illustrating your commitment to a career in public interest work

If married, my application also includes:

- Disclosure of spousal income and assets on LRAP Application
- Spouse's Employer Certification Form(s), Addendum
- Spouse's Educational Debt Information Form, Addendum

Applicant's Signature

Date

Spouse's Signature

Date

Mail your completed application to:

Office of Financial Aid
Attn: LRAP Administrator
Penn State's Dickinson Law
150 South College Street
Carlisle, PA 17013
Fax: 717-240-5213

Addendum: Spouse's Educational Debt Information Form

Please complete this form only if your spouse is required to make monthly payments on student loan debts. Include the requested information below for any undergraduate, graduate, or other educational loan payments currently being made. If additional space is needed, please use a separate piece of paper, and attach it to this application. Each loan listed must be supported with documentation from the lender.

LRAP Applicant's Name: _____ PSU ID#: _____

Spouse's Name: _____

Loan Type	Servicer	Current Balance	Monthly Payment	Interest Rate	Deferment or Forbearance?

I hereby certify the information provided on this form is true and complete to the best of my knowledge.

Applicant's Signature *Date*

Spouse's Signature *Date*