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An Action Manual for Loan Repayment Assistance 2nd Edition

How to Advocate and Establish a Law School Loan Repayment Assistance Program

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and

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ADDENDUM TO THE 1991 EDITION

Since this edition of the *Loan Repayment Assistance Program (LRAP) Report* was published in the summer of 1991, LRAPs have continued to multiply on law school campuses across the nation, as have the student organizations organized to advocate for the establishment of such programs.

The attached charts provide updated capsule descriptions of both new LRAPs (through September 1992) and previously existing LRAPs listed in the 1991 edition, as well as contacts' telephone numbers. These charts supplement and in some ways overlap the charts found on pages 101-109 of this publication.

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

		American Univ	Boston College	Brooklyn Law School	UC-Berkeley
Eligibility					
Nature of Employment:					
Non-Profit		Yes	Yes	Yes	Yes
Private Firm		No	Generally not	No	Yes
Government Service		Yes	Yes	No	Yes
Judicial Clerkships		No	No	No	Yes
Maximum Initial Income* *Some income adjustments may apply		$27,000	No Cap	$30,000 to $33,000	$38,000
Loans Covered					
Undergraduate		Yes	Yes	Yes	Yes
Law School (Stafford, Perkins, SLS & University)		Yes	Yes	Yes	Yes
Graduate's Annual Contribution At Salary of:	$18,000	$880	No set formula	$2,700	$540
	$24,000	$2,080		$3,600	$889
	$30,000	100 percent of payments		$4,500	$1,925
Aid as Grants or Loans		Program Loans	Grants	Program Loans	Program Loans
If in the Form of Loans:					
Point at Which Program Loans Begin to Be Forgiven:		After third year of qualifying employment	N/A	After third year of qualifying employment	After third year of qualifying employment
Rate of Forgiveness:		25 percent per year		15 percent per year	Call for info
Time of Complete Forgiveness:		After sixth year		After ninth year	After tenth year
Contact:		George Phelps 202-885-3602	Vivienne West 617-552-4350	Karen Comstock 718-780-7963	Julie Echols 510-642-1563

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	UC-Davis	UC-Hastings	Case Western Reserve	Univ of Chicago
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	No	No	No	No
Government Service	No	Yes	Yes	Yes
Judicial Clerkships	No	No	No	Generally Not
Maximum Initial Income* *Some income adjustments may apply	$30,000	$35,000	$29,000	$36,000
Loans Covered				
Undergraduate	Yes	No	No	No
Law School (Stafford, Perkins, SLS & University)	Yes	Yes	Law school loans only.	Yes
Graduate's Annual Contribution At Salary of: $18,000	-0-	N/A	Option A: Pay 2% of income toward debt; Option B: Pay 4.5% of income toward debt.	-0-
$24,000	$480			$420
$30,000	$1,200			$1,840
Aid as Grants or Loans	Program Loans	Grants	Program Loans	Program Loans
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	After third year of qualifying employment	Immediately	Option A: Forgiveness of the program loan *starts* after third year. Option B: Program loan is totally forgiven after five years.	After third year of qualifying employment
Rate of Forgiveness:	25 percent per year	Based on a sliding scale		25 percent per year
Time of Complete Forgiveness:	After sixth year	Varies		After sixth year
Contact:	Lu Bastian 916-752-4301	Financial Aid Office 415-565-4624	Office of Admissions 216-368-3600	Kathryn R. Stell 312-702-6769

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	Columbia Univ	Cornell Univ	CUNY Law School	Duke Univ
Eligibility				
Nature of Employment:			Flexible, depending on participants' commitment to public service and overall career objectives	
Non-Profit	Yes	Yes		Yes
Private Firm	No	Generally Not		No
Government Service	Yes	Yes		Yes
Judicial Clerkships	Yes	Generally Not		No
Maximum Initial Income* *Some income adjustments may apply	Sliding scale of decreasing benefits above $35,000	$36,200	No cap	$45,000
Loans Covered				
Undergraduate	Yes	No	No	No
Law School (Stafford, Perkins, SLS & University)	Yes	Yes	Yes	Yes
Graduate's Annual Contribution At Salary of:	First three years in program:		N/A. Aid consists of $2,000 grants awarded annually to two CUNY law graduates. Awards are competitive.	
$18,000	$540	$750		-0-
$24,000	$720	$1,960		-0-
$30,000	$900	$3,590		25% of payments
Aid as Grants or Loans	Program Loans	Grants	Grants	Grants
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	After fourth year of qualifying employment	N/A	N/A	N/A
Rate of Forgiveness:	10% in 4th yr; then 15%/yr			
Time of Complete Forgiveness:	After tenth year			
Contact:	Financial Aid Office 212-854-7730	Jane Death 607-255-6292	Bernard Council 718-575-4206	Susan Sockwell 919-684-2738

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	Emory Univ	Fordham Univ	Franklin Pierce	Georgetown Univ
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	No	No	No	No
Government Service	Yes	Yes	No	No
Judicial Clerkships	No	No	No	No
Maximum Initial Income* *Some income adjustments may apply	$33,600	$36,800	No cap	No cap
Loans Covered				
Undergraduate	Yes	Fordham Law School loans only	No	No
Law School (Stafford, Perkins, SLS & University)	Yes		Yes	Yes
Graduate's Annual Contribution At Salary of: $18,000	$600	No payments while participants remain in the program.	Varies depending on debt-to-income ratio	-0-
$24,000	$1,620			-0-
$30,000	$3,520			$2,500
Aid as Grants or Loans	Program Loans	Deferred payments on university loans	Grants	Both—call for info
If in the Form of Loans:		Note: Applies to university loans, not program loans:		
Point at Which Program Loans Begin to Be Forgiven:	After third year of qualifying employment	After sixth year	N/A	After first year of qualifying employment
Rate of Forgiveness:	25 percent per year	20 percent per year		10 percent per year
Time of Complete Forgiveness:	After sixth year	After tenth year		After tenth year
Contact:	Asst. Dir. of Car. Svcs. 404-727-6513	Kathleen Keenan 212-636-6815	Dianna Wheeler 603-228-1541	Ruth Lammert-Reeves 202-662-9210

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	Golden Gate Univ	Hamline Univ	Harvard	Hofstra Univ
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	No	Yes	Yes	No
Government Service	Yes	Yes	Yes	Yes
Judicial Clerkships	Yes	No	Generally Not	No
Maximum Initial Income* *Some income adjustments may apply	$35,000	Avg. starting salary of Hamline law grads	$41,000	$35,000
Loans Covered				
Undergraduate	No	No	No	No
Law School (Stafford, Perkins, SLS & University)	Yes	Otto Bremer Public Service Loans only	Yes	Law school loans only
Graduate's Annual Contribution At Salary of: $18,000	Based on number of applicants and available funds	-0-	-0-	Because the program is new, these will depend on availability of funding and the number of participants.
$24,000		-0-	$200	
$30,000		-0-	$1,800	
Aid as Grants or Loans	Grants	Program Loans	Both—call for info	Grants
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	N/A	Immediately	These vary depending on financial need and type of loan.	N/A
Rate of Forgiveness:		Pro-rata montly basis		
Time of Complete Forgiveness:		After fourth year		
Contact:	Elaine Andersson 415-904-6814	Nancy Graf 612-641-2461	Mary Magnuson/Susan Chin 617-495-8313	Nancy Modell 516-463-5929

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	IIT Chicago Kent	Loyola-L.A.	Univ of Michigan	New York Univ
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	No	No	Yes	Yes
Government Service	Yes	No	Yes	Yes
Judicial Clerkships	No	No	No	No
Maximum Initial Income* *Some income adjustments may apply	$30,000	$38,000	$36,000	$39,900
Loans Covered				
Undergraduate	No	Yes	Yes	No
Law School (Stafford, Perkins, SLS & University)	Law school loans only	Yes	Yes	Yes
Graduate's Annual Contribution At Salary of: $18,000	$1,020	No set formula	$600	Depends on the amount of annual debt owed by the participant.
$24,000	$2,440		$1,230	
$30,000	$5,410		$3,080	
Aid as Grants or Loans	Program Loans	Grants	Both—call for info	Grants
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	After four years of qualifying employment	N/A	Second year of qualifying employment	N/A
Rate of Forgiveness:	20 percent a year		33 percent per year	
Time of Complete Forgiveness:	After eighth year		After fourth year	
Contact:	Leslie Ward 312-906-5180	Jan Costello 213-736-1073	Katherine Gottschalk 313-764-5289	Stephen Brown 212-998-6050

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

		Northeastern Univ	Northwestern Univ	Notre Dame Univ	Nova Univ
Eligibility					
Nature of Employment:					
Non-Profit		Yes	Yes	Yes	Yes
Private Firm		Generally Not	No	No	No
Government Service		Generally Not	Yes	Yes	No
Judicial Clerkships		Generally Not	No	No	No
Maximum Initial Income* *Some income adjustments may apply		$28,000	No cap	$31,500	No Cap
Loans Covered					
Undergraduate		Yes	No	Yes	No
Law School (Stafford, Perkins, SLS & University)		Yes	Yes	Yes	No
Graduate's Annual Contribution At Salary of:	$18,000	Depends on the amount of the award – No set contribution formula.	$1,300	$880	Program provides loans of up to $2,500 to third-year students.
	$24,000		$1,900	$2,080	
	$30,000		$2,500	$4,240	
Aid as Grants or Loans		Loans - First two years Grants - Years 3-10	Program Loans	Program Loans	Program Loans
If in the Form of Loans:					
Point at Which Program Loans Begin to Be Forgiven:		After third year of qualifying employment	After third year of qualifying employment	After third year of qualifying employment	After first year of qualifying employment
Rate of Forgiveness:		One third per year	25 percent per year	25 percent per year	33 percent per year
Time of Complete Forgiveness:		After fifth year	After sixth year	After sixth year	After third year
Contact:		Jeff Smith 617-437-3002	Cynthia Rold 312-503-8438	Law School 219-239-6627	Gail Levin Richmond 305-452-6102

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	Ohio State Univ*	Univ of Pennsylvania	Univ of San Francisco*	Santa Clara Univ
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	No	Generally Not	Yes	No
Government Service	Yes	Yes	No	Yes
Judicial Clerkships	No	No	No	No
Maximum Initial Income* *Some income adjustments may apply	$30,000	Varies	$32,000	$25,000
Loans Covered				
Undergraduate	Yes	Yes	Yes	No
Law School (Stafford, Perkins, SLS & University)	Yes	Yes	Yes	Yes
Graduate's Annual Contribution At Salary of: $18,000	Depends on a participant's overall debt burden.	-0-	Varies.	, Varies
$24,000		$400		
$30,000		$2,300		
Aid as Grants or Loans	Grants	Both	Program Loans	Grants
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	N/A	After third year of qualifying employment.	After third year of qualifying employment	N/A
Rate of Forgiveness:		30% in yr 3; 60% in yr 4	15 percent per year	
Time of Complete Forgiveness:		After fifth year.	After eighth year	
Contact:	Prof. Louis A. Jacobs 614-292-6821	Glen L. Glenn 215-898-9606	LRAP Office 415-666-2767	Catherine Teran 408-554-4188

*Pilot Program (Ohio State Univ)

* Pilot Program (Univ of San Francisco)

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	Univ of Southern Cal	SMU	Southwestern Univ	Stanford Univ
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	Generally Not	Generally Not	No	No
Government Service	Yes	Yes	No	Yes
Judicial Clerkships	Yes	No	No	Generally Not
Maximum Initial Income* *Some income adjustments may apply	$35,000	$30,000	$30,000	$37,500
Loans Covered				
Undergraduate	Yes	SMU Law School or Financial Aid Office loans only.	Yes	Yes
Law School (Stafford, Perkins, SLS & University)	Yes		Yes	Yes
Graduate's Annual Contribution At Salary of: $18,000	-0-	-0-	Varies	$1,800
$24,000	$480	-0-		$3,200
$30,000	$1,200	$2,000		$5,600
Aid as Grants or Loans	Program Loans	Grants	Grants	Program Loans
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	After third year of qualifying employment	N/A	N/A	After third year of qualifying employment
Rate of Forgiveness:	25 percent per year			25% in 3rd yr; then 15%/yr
Time of Complete Forgiveness:	After sixth year			After eighth year
Contact:	Mary Bingham 213-740-7331	Susan Bryant 214-692-2550	Wayne Mahoney 213-738-6719	Ruth Burciaga 415-723-9247

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	Suffolk Univ	Tulane Univ	Valparaiso Univ	Vanderbilt
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	Yes	Generally Not	No	No
Government Service	Yes	Yes	Yes	Yes
Judicial Clerkships	No	No	No	No
Maximum Initial Income* *Some income adjustments may apply	$30,000	$27,000	Avg. starting salary of previous graduating class.	$30,000
Loans Covered				
Undergraduate	No	Yes	No	No
Law School (Stafford, Perkins, SLS & University)	Yes	Yes	Applies only to debt incurred in the current academic year,.	Yes
Graduate's Annual Contribution At Salary of: $18,000	Varies	$1,080	Participants receive a grant of up to $6,000 to assist with their current year's educational debts.	50% of payments
$24,000		$1,440		66% of payments
$30,000		N/A		75% of payments
Aid as Grants or Loans	Program Loans	Grants	Grants	Grants
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	After fourth year of qualifying employment	N/A	N/A	N/A
Rate of Forgiveness:	20 percent per year			
Time of Complete Forgiveness:	After eighth year			
Contact:	Janet DaSilva 617-573-8147	Georgia Whiddon 504-865-5931	Katharine Wehling 219-465-7829	Anne Brandt 615-322-2615

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

		Univ of Virginia	Univ of Washington	Yale
Eligibility				
Nature of Employment:				
Non-Profit		Yes	Yes	Yes
Private Firm		Generally Not	No	Yes
Government Service		Yes	Yes	Yes
Judicial Clerkships		No	No	Yes
Maximum Initial Income* *Some income adjustments may apply		$35,000	$30,000	No Cap
Loans Covered				
Undergraduate		No	No	Yes
Law School (Stafford, Perkins, SLS & University)		Yes	Yes	Yes
Graduate's Annual Contribution At Salary of:	$18,000	-0-	Amount of aid is dependent on factors other than income.	-0-
	$24,000	$800		-0-
	$30,000	$2,500		-0-
Aid as Grants or Loans		Both—call for info	Grants	Grants, except for judicial clerkships. Call for info.
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:		After fourth year of qualifying employment	N/A	N/A
Rate of Forgiveness:		Varies		
Time of Complete Forgiveness:		After tenth year		
Contact:		W. Stevenson Hopson 804-924-7349	Kathleen Smith 206-543-4552	Zina Shaffer 203-432-1688

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

	Arizona Bar Fndtn	Florida Bar Fndtn	State of Maryland	MN Justice Fndtn
Eligibility				
Nature of Employment:				
Non-Profit	Yes	Yes	Yes	Yes
Private Firm	No	No	No	No
Government Service	No	Yes	Yes	Yes
Judicial Clerkships	No	No	No	Generally Not
Maximum Initial Income* *Some income adjustments may apply	$25,000	$32,500	$40,000	$30,000
Loans Covered				
Undergraduate	Law school loans only	No	Yes	Yes
Law School (Stafford, Perkins, SLS & University)		Yes	Yes	Yes
Graduate's Annual Contribution At Salary of: $18,000	Program pays up to $250 of monthly payments for all loans.	Varies	$300	Varies
$24,000			$900	
$30,000			$3,000	
Aid as Grants or Loans	Grants	Program Loans	Grants	Grants
If in the Form of Loans:				
Point at Which Program Loans Begin to Be Forgiven:	N/A	After fourth year of qualifying employment	N/A	N/A
Rate of Forgiveness:		15 percent per year		
Time of Complete Forgiveness:		After tenth year		
Contact:	David A. Williams 602-252-4804	Catherine A. Perry 407-843-0045	Gayle M. Fink 301-974-5370	Laura Lipkin 612-673-6315

NAPIL Loan Repayment Assistance Program Comparison Chart - 1992/93

		NC LEAF	Tennessee Bar Fndtn
Eligibility			
Nature of Employment:			
Non-Profit		Yes	Yes
Private Firm		No	No
Government Service		Yes	No
Judicial Clerkships		No	No
Maximum Initial Income* *Some income adjustments may apply		$30,000	N/A
Loans Covered			
Undergraduate		No	Yes
Law School (Stafford, Perkins, SLS & University)		Yes	Yes
Graduate's Annual Contribution At Salary of:	$18,000	$1,080	Program pays a maximum of $200/month directly to employers as salary supplements.
	$24,000	$1,440	
	$30,000	$1,800	
Aid as Grants or Loans		Both—call for info	Grants
If in the Form of Loans:			
Point at Which Program Loans Begin to Be Forgiven:		After third year of qualifying employment	N/A
Rate of Forgiveness:		30 percent per year	
Time of Complete Forgiveness:		After fifth year	
Contact:		Lisa Brachman 919-856-0827	Barri Bernstein 615-242-1531