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Director of Borrower Education Services  
Access Group  

**Steven L. Grumm**  
Director of Public Service Initiatives  
NALP/PSLawNet  

**American Bar Association**  

---

For more information regarding law school debt and financial assistance programs for public interest law students and graduates, contact Equal Justice Works at debtrelief@equaljusticeworks.org
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INTRODUCTION

High-caliber, motivated, and committed individuals face institutional challenges to serving the public good: the continually rising costs of undergraduate and graduate school and persistently low public service salaries. Public service is a calling for many, and a career that provides countless rewards. However, in recent years, research on employment trends has shown an alarming shortage of public sector and social justice jobs that provide a reasonable standard of living for those with educational debt. High debt and low salaries affect recruitment and retention in the government and nonprofit workforce and threaten to strike a debilitating blow to the future of full-time public service.

The facts are discouraging: today’s graduates carry higher levels of educational debt than previous generations. A higher percentage of graduates entering nonprofit organizations have educational debt than those entering the private sector. Nonprofit organization employees pay down their educational debt more slowly than government or private sector employees.

The mortgage-sized debt burdens of law school graduates have far-reaching effects that harm the legal profession and our justice system. This debt stands between many law graduates and their desire to pursue public service careers. Some opt for a first job in the private sector only because of better pay; others enter public service but quickly move on because of the need for a higher income. Scores of low-income people lose access to justice when high debt prevents lawyers from serving in government and nonprofit organization positions.

The good news is that many law schools, states and philanthropists have responded to this crisis by establishing and improving financial programs for lawyers entering public interest and public service fields.

Financing the Future focuses on the issue of high tuition and the capacity for repayment, as they affect the law student and recent law graduate contemplating a public service career. It provides detailed information about the debt burden facing law graduates, and on available debt relief programs, including public interest scholarships, loan repayment assistance programs and postgraduate public interest fellowship programs.

1 Boushey, H., Student Debt: Bigger and Bigger (2005).
FINDINGS

Debt Burden

- More than 80% of law students borrow to pay for their law degree.
- The average amount borrowed in law school by the class of 2005 was $78,763 at a private school and $51,056 at a public school.

Public Interest Salaries

- The median entry-level salary for an attorney from the class of 2005 at a civil legal services organization was $36,000.
- The median entry-level salary for public defenders was about $43,000.
- State and local prosecuting attorneys started around $44,000.
- The median entry-level salary was $40,000 for attorneys in public interest organizations, such as those dealing with immigrant or civil rights issues.

Loan Repayment Assistance Programs

- 100 law schools report that they have Loan Repayment Assistance Programs.
- 18 law schools report funding more than 20 graduates in 2004-2005.
- 27 law schools report funding less than 10 graduates in 2004-2005.

Public Interest Scholarships

- 55 law schools report that they have public interest scholarships.

Postgraduate Public Interest Fellowships

- 22 schools report funding postgraduate public interest fellowships.

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4 All tuition data comes from the ABA Section of Legal Education and Admissions to the Bar, Legal Education Statistics (2005).
5 National Association for Law Placement (NALP) 2006 Public Sector and Public Interest Attorney Salary Report.
DATA-GATHERING

Equal Justice Works invited the 194 approved and provisionally approved law schools, as well as some non-accredited law schools to provide data for this report by either completing an online survey or submitting a data form. Of these, 133 law schools returned surveys or data forms to Equal Justice Works. Only schools submitting data in response to Equal Justice Works’ request are included in this report. Some of the 133 schools providing data did not respond to every question asked, therefore some items include data from fewer than 133 schools.

Unless otherwise stated, all tuition and average living expense data comes from of law schools the American Bar Association Section on Legal Education and Admissions to the Bar, Legal Education Statistics (2005). All salary data comes from the National Association for Law Placement, 2006 Public Sector and Public Interest Attorney Salary Report. Survey questions used by Equal Justice Works can be found in the appendix to this report.

The data form used by Equal Justice Works can be found in the appendix to this report.
COST OF ATTENDING LAW SCHOOL SPRINTS FORWARD

Tuition at state-supported schools remains much lower than that at private institutions; however, the tuition gap is narrowing. On average, students at private law schools pay $15,000 more in tuition per year than in-state resident students pay at public schools. In 1995, public resident tuition was nearly 70 percent less than private school tuition. By 2005, the tuition gap had narrowed and public resident tuition was only 55 percent less than private tuition.

Cost of Attendance for 2005-2006 Academic Year

<table>
<thead>
<tr>
<th></th>
<th>Public Resident</th>
<th>Public Non-resident</th>
<th>Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Annual Tuition and Fees</td>
<td>$13,145</td>
<td>$22,987</td>
<td>$28,900</td>
</tr>
<tr>
<td>Average Annual On-campus Living Expenses and Books</td>
<td>$11,054</td>
<td>$11,054</td>
<td>$11,054</td>
</tr>
<tr>
<td>Average Total Annual Costs</td>
<td>$24,199</td>
<td>$34,041</td>
<td>$39,954</td>
</tr>
<tr>
<td>Estimated Total Cost for Three Year J.D. Program</td>
<td>$72,597</td>
<td>$102,123</td>
<td>$119,862</td>
</tr>
</tbody>
</table>

6 ABA Section of Legal Education and Admissions to the Bar, Legal Education Statistics from Annual Questionnaire (2005).
7 Assumes no increase in cost over the three years.
8 Average Living and Book Expenses for Single Students Living on Campus, ABA Section on Legal Education and Admission to the Bar, Legal Education Statistics from Annual Questionnaire (2005).
Student Debt Races

As the costs of both an undergraduate and a law school diploma continue to rise, students take on more debt to finance their education.

- In 2004, two-thirds of all four-year college graduates left school with student debt.\(^9\)
- In 2003, more than 80 percent of the law school graduates borrowed to pay for their law degree.\(^10\)
- In 2002, the average amount borrowed in law school was $70,147 at a private school and $46,499 at a public school. In 2005, the average amount borrowed in law school has risen to $78,763 at a private school and $51,056 at a public school.\(^11\)

DID YOU KNOW?

In 1993, less than one-third of all four-year college graduates left school with student debt; in 2004, the percentage was two-thirds.\(^12\)


\(^11\) ABA Section on Legal Education and Admission to the Bar, Legal Education Statistics (2003, 2005).

\(^12\) Swarthout, L. (2006)
Private Sector Salaries Stay in the Game While Public Service Salaries Crawl

According to the National Association for Law Placement (NALP) 2006 Public Sector and Public Interest Attorney Salary Report:

- The median entry-level salary for an attorney from the class of 2005 at a civil legal services organization was $36,000.
- The median entry-level salary for public defenders was about $43,000.
- State and local prosecuting attorneys started around $44,000.
- The median entry-level salary was $40,000 for attorneys in public interest organizations, such as those dealing with immigrant or civil rights issues.

Attorneys at every stage in their careers earn significantly more in private practice:

- An attorney with five years of experience at a private law firm earns at least double what an attorney with five years of experience earns at a public sector organization.\(^\text{13}\)
- Starting salaries for associates at big firms in big cities is more than what even the most experienced attorneys will ever earn for public service work.\(^\text{14}\)

DID YOU KNOW?

A recent public law school graduate with average law debt earning an average public interest salary will have about $1,500 monthly for living expenses after making a standard monthly loan payment.

\(^{13}\)The median salary for a fifth-year associate in a private law firm ranges from $90,000 to $169,000 depending on firm size. NALP, Associate Salary Survey (2006).

\(^{14}\)The median starting salary at big firms in big cities is $135,000. NALP, Associate Salary Survey (2006).
Public Service Lawyers’ Available Income Tumbles

In order to estimate the impact that the high cost of law school combined with low public service salaries has upon today’s public interest lawyer, consider this simple hypothetical case:15

Is $1098 or $1481 enough to pay for rent, groceries, transportation and other necessary expenses? What about buying a home? What about retirement savings or saving for a child’s education?

Average Debt Burden for a Public Interest Lawyer from the Class of 2005

<table>
<thead>
<tr>
<th></th>
<th>Public School Graduate</th>
<th>Private School Graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Starting Salary</td>
<td>$38,000</td>
<td>$38,000</td>
</tr>
<tr>
<td>Estimated Monthly Take Home Pay</td>
<td>$2,111</td>
<td>$2,111</td>
</tr>
<tr>
<td>– Estimated Monthly Loan Payment</td>
<td>– $630</td>
<td>– $1,013</td>
</tr>
<tr>
<td>Monthly Available Income for Housing, Food, Transportation, Savings and Other Expenses</td>
<td>$1481</td>
<td>$1098</td>
</tr>
</tbody>
</table>

Is $1098 or $1481 enough to pay for rent, groceries, transportation and other necessary expenses? What about buying a home? What about retirement savings or saving for a child’s education?

Assumptions:

- Salary of $38,000 is based upon the median entry level salary for a lawyer in civil legal services averaged with the median entry-level salary for a lawyer in a public interest organization - government salaries would be somewhat higher.
- Take home pay is based upon withholdings of one-third of gross salary.
- Law school debt is based upon national averages for class of 2005.
- Debt payments are calculated with the assistance of Access Group, a nonprofit provider of graduate and professional loans. Monthly law school debt payments of $630 a month for a public law school graduate are based upon average Federal Stafford Loan borrowing of $51,056 and estimated capitalized interest and fees of $3,693 for an estimated total debt at repayment of $54,749 and repayment at 6.8% for 10 years using the Standard Repayment option. Monthly law school debt payments of $1,013 a month for a graduate of a private law school are based upon average Federal Stafford Loan borrowing of $59,500 and average Federal Graduate PLUS Loan borrowing of $19,263 and estimated capitalized interest and fees of $7,601 for an estimated total debt at repayment at $86,364 with Stafford repayment over 10 years at a fixed annual interest rate of 6.8% and PLUS loan repayment over 10 years at a fixed annual interest rate of 8.5% and using the Standard Repayment option.
LAW SCHOOLS LEND A HAND

Loan Repayment Assistance Programs

Loan Repayment Assistance Programs (LRAPs) provide financial aid to law school graduates who have educational debt and take low-paying jobs. Most LRAPs are designed with the goal of enabling law graduates to enter public interest and government work. A graduate of a law school with an LRAP can apply for and receive funds from the program to help with his or her student loan repayment.

In most cases, to be eligible for program benefits, a graduate must be employed in a nonprofit or a local or state government setting and must work in a law-related position. Two exceptions are Harvard and Yale that do not limit their programs to the public sector and instead administer income maintenance programs that focus on the salary made by the graduate, assisting graduates who take low-paying jobs in the private or public sector.

However, for many LRAP participants, the benefits received through the program make a career in public interest law feasible. LRAPs enhance a school’s capacity to attract and retain desirable students, as well as cultivate a diverse student body. Ultimately, law school loan repayment assistance programs help law schools improve society through the legal profession by making careers in public interest law possible.

Mike Haber is an attorney in the Community Economic Development Unit at Brooklyn Legal Services which serves as house counsel to dozens of community groups in low-income communities in New York City. Loan Repayment Assistance Programs enable Mr. Haber to represent community groups in Brooklyn so they can create affordable housing, establish and maintain health care, day care and education programs, as well as provide other necessary services to the community.

“I graduated from Fordham University School of Law with over $130,000 in debt. I spend about $1,100 a month — roughly half my net income — making these loan payments. There is no way that I could both pay the rent and make these loan payments without the LRAP programs available through Fordham and my Equal Justice Works fellowship.”
NUMBER OF LOAN REPAYMENT ASSISTANCE PROGRAMS GROW

As student debt grows, more and more law schools are establishing LRAPs. Out of the 60 schools reporting the year in which the LRAP program was established, only four schools reported establishing programs before 1984. Thirty schools reported establishing an LRAP between 1985 and 1994. However, the pace of LRAP creation slowed in the late 1990s with nine schools reporting establishing an LRAP between 1995 and 1999. Within the last five years, many new programs have been created. Twenty-one schools reported establishing their programs since the year 2000.

- In 2000, 47 law schools reported that they had Loan Repayment Assistance Programs.
- In 2004, 81 law schools reported that they had Loan Repayment Assistance Programs.
- In 2006, 100 law schools report that they have Loan Repayment Assistance Programs.

<table>
<thead>
<tr>
<th>Law Schools Establishing Income Protection Programs*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harvard Law School 1978</td>
</tr>
<tr>
<td>Yale Law School 1988</td>
</tr>
</tbody>
</table>

*Designed to ensure that graduates can accept low paying jobs in spite of indebtedness, benefits are not limited to graduates employed in government or nonprofit work but also include graduates in private employment.
Law Schools Establishing LRAPs in the 1980s

<table>
<thead>
<tr>
<th>School</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Columbia University School of Law</td>
<td>1983</td>
</tr>
<tr>
<td>Cornell Law School</td>
<td>1984</td>
</tr>
<tr>
<td>Northwestern University School of Law</td>
<td>1984</td>
</tr>
<tr>
<td>Georgetown University Law Center</td>
<td>1986</td>
</tr>
<tr>
<td>University of Chicago Law School</td>
<td>1986</td>
</tr>
<tr>
<td>Stanford University School of Law</td>
<td>1987</td>
</tr>
<tr>
<td>University of Southern California Gould School</td>
<td>1987</td>
</tr>
<tr>
<td>Boston University School of Law</td>
<td>1988</td>
</tr>
<tr>
<td>Franklin Pierce Law Center</td>
<td>1988</td>
</tr>
<tr>
<td>Tulane University School of Law</td>
<td>1988</td>
</tr>
<tr>
<td>American University Washington College of Law</td>
<td>1989</td>
</tr>
<tr>
<td>Loyola Law School</td>
<td>1989</td>
</tr>
<tr>
<td>Loyola Marymount University</td>
<td>1989</td>
</tr>
<tr>
<td>Suffolk University Law School</td>
<td>1989</td>
</tr>
<tr>
<td>University of Pennsylvania Law School</td>
<td>1989</td>
</tr>
</tbody>
</table>

Numbers of Participants Remain Small

Out of 63 reporting schools, 18 law schools report funding more than 20 graduates in 2004-2005. However, 27 law schools report funding fewer than 10 graduates during the same time period. Out of the 27 schools funding less than 10 graduates, all but five are relatively new programs established since the year 2000.

DID YOU KNOW?

- In 2004–2005, 70 reporting law schools provided loan repayment assistance to a total of 1,778 lawyers.
Many schools received their initial LRAP funding through large gifts from individual donors. Fundraising professionals on law school campuses report increased donations for LRAPS when individual donors are first educated about the debt burden faced by today’s graduates and the impact this debt burden has.

The amount of money that is needed to fund an LRAP depends upon the financial situation of the graduates participating in the LRAP. With a solid understanding of the average debt of graduates, the cost of living in the areas where most graduates practice and the average salary of graduates employed in public interest and public service, a law school can make calculations and set fund raising goals accordingly.

“Students created our LRAP in the late 1990s and remain overwhelmingly supportive by helping to fund it through a special fee.

Their commitment, which reflects the importance the law school places on public service, inspired one of our alumni to give more than $1 million to endow the program.

Our alumni appreciate the opportunity to perform public service because of the loan repayment funding, and everyone at the law school is proud of our LRAP and the contributions to society it supports.”

Stuart Deutsch
Dean, Rutgers School of Law - Newark
Out of 78 schools providing data on funding sources, 53 report that funding for their LRAP comes from more than one source.

- 4 schools report funding their program exclusively through law school operating expenses and 41 schools report that law school operating expenses pay for some portion of their program.
- 11 schools report funding their program exclusively through endowments and 25 schools report that endowments pay for some portion of their program.
- 4 schools report funding their program exclusively through law school fundraising and 28 schools report that law school fundraising pays for a portion of their program.
- 2 schools report funding their program exclusively through student fundraising and 19 schools report that student fundraising pays for some portion of their program.
- 4 schools report that student fees pay for some portion of their program.

The chart below reflects the total number of schools reporting that they use funds from the listed sources to pay for all or part of their LRAP.
LRAP AWARDS RANGE IN IMPACT

Schools must set LRAP policies regarding the types of employment that will qualify a graduate for the program, whether to include a predetermined qualifying income or salary cap, how to determine what counts as qualifying income and whether the LRAP will be distributed as a forgivable loan or a grant. These policies affect the impact of a LRAP program.

Many law schools set LRAP policy by way of a committee consisting of students, faculty, financial aid staff, career services staff, development staff and the dean or a member of the dean’s staff. These committees address fund raising and administrative issues that may arise during the operation of the program and adjust program policies as student debt burdens increase.

Average Annual Awards

The average annual law school debt payment for a graduate is about $7,500 for an in-state resident public school graduate and $12,000 for a private school graduate. Law school LRAP awards rarely cover the full amount of these payments. Based on the information provided by law schools on both the total dollar amount distributed and the total number of recipients in 2004-2005, we know that the median annual LRAP award was $3,500 during that period. Out of 62 reporting schools, 37 schools or 60 percent, disbursed average annual awards of less than $4,000 in 2004-2005.

“Although Duke Law has a generous loan repayment program, we went through a difficult period when demand exceeded the amount budgeted. After we retooled the policy to give priority to key public interest areas, Dean Bartlett took another step. She and her husband, Professor Chris Schroeder, donated $100,000 of their personal funds to begin an endowment for support of our LRAP. Students were astounded and delighted with the gift - not only for the money itself but for the large demonstration of concernDean Bartlett showed for the problem of rising law school debt and resulting limits on career options.”

E. Carol Spruill
Associate Dean for Public Interest and Pro Bono and a Senior Lecturing Fellow at Duke University School of Law

16 See note 15 for method of calculation.
• 2 LRAP programs disbursed average awards of more than $10,000 in 2004-2005.
• 4 LRAP programs disbursed average awards of $8,001 - $9,999 in 2004-2005.
• 8 LRAP programs disbursed average awards of $6,001 - $8,000 in 2004-2005.
• 11 LRAP programs disbursed average awards of $4,001 - $6,000 in 2004-2005.
• 26 LRAP programs disbursed average awards of $2,001 - $4,000 in 2004-2005.
• 11 LRAP programs disbursed average awards of $2,000 or less in 2004-2005.
Qualifying employment

To be eligible for assistance, graduates must meet the LRAP’s employment requirements. All of the 76 schools reporting qualifying employment include 501(c)(3) nonprofit organization employment, which encompasses employment in most legal services offices, in their definition of public interest employment qualifying for loan repayment assistance. Eighty-two percent include some or all government employment as qualifying employment. From there, individual schools vary in how they define public interest employment.

- 10 schools consider JAG service as qualifying employment.
- 8 schools consider judicial clerkships as qualifying employment.
- 8 schools consider legal academy as qualifying employment.

Some programs build in preferences or tiers where students serving the neediest of communities have priority over others in qualifying for limited funds.
Maximum Allowable Years of Participation

Forty-five schools report limiting the total number of years a graduate may participate in the program.

- 24 schools limit participation in the LRAP to five years or less.
- 2 schools limit participation in the LRAP to six to eight years.
- 17 schools limit participation in the LRAP to ten years.
- 2 schools limit participation in the LRAP to 15 years.

Qualifying Income

Many schools require that graduates demonstrate financial need in order to qualify or in order to qualify for full benefits, usually by requiring that a graduate’s income fall under a specific threshold. Calculation of income varies extensively from one program to another. Some schools consider only the graduate’s gross salary when determining income, while other schools make adjustments based on a myriad of factors (i.e., income from other sources, spousal salaries, dependents, size of law school debt, undergraduate debt, residence in high cost of living areas and the graduate’s reported assets).

In 2004-05, of the 53 reporting schools that have set salary caps or graduated income ceilings (including adjustments, if any):

- 9 set the ceiling at $35,001 - $40,000.
- 20 set the ceiling at $40,001 - $45,000.
- 12 set the ceiling at $45,001 - $50,000.
- 7 set the ceiling at $50,001 - $55,000.
- 5 set the ceiling at $55,001 - $60,000.

For programs with relatively low salary caps, many public interest lawyers will earn salaries above qualifying thresholds before participating in the LRAP for the maximum number of years allowed. Because salaries are higher, government attorneys are likely to earn their way out of eligibility more quickly than lawyers in nonprofit organization positions.
In programs with salary caps at or below $45,000, lawyers in civil legal services employment will generally earn in excess of the cap after six years of employment, nonprofit organization lawyers after three years and public defenders and local prosecutors after two years.\textsuperscript{17}

For programs with relatively high salary caps, some public interest lawyers will reach the maximum number of years allowed before earning more than the salary cap. For programs with salary caps at $60,000, lawyers in civil legal services employment typically do not earn in excess of the cap until after more than 15 years of employment, nonprofit organization lawyers after eight to 10 years and public defenders and local prosecutors after seven years.\textsuperscript{18}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{qualifying-income.png}
\caption{Qualifying Income}
\end{figure}

\begin{itemize}
\item \textsuperscript{17} NALP Public Sector & Public Interest Salary Report (2006).
\item \textsuperscript{18} Ibid.
\end{itemize}
Qualifying Loans

Law school LRAPs primarily assist graduates with educational loans used to fund the graduate’s law school education. Beyond law loans, there is a great deal of variation in which loans qualify for law school loan repayment assistance programs. A growing number of schools allow for assistance with undergraduate and postgraduate educational debt.

All of the 73 reporting programs covered educational loans borrowed to finance a graduate’s legal education. From there, schools differ in what loans qualify:

- Some or all undergraduate loans are included by 34 schools.
- Some or all postgraduate loans are included by 29 schools.
- Bar study loans are included by 32 schools.
- Non-educational sources of debt are included by only five schools.

*one LRAP covers only bar study loans
Section 108(f) of the Internal Revenue Code allows graduates to receive the full financial benefit of an LRAP award by excluding the award from taxable income. Out of the 80 reporting schools, 19 structure their LRAP award as a grant and the other 61 allow their graduates to take advantage of the tax benefit set out in section 108(f) by issuing forgivable loans.

The United States Tax Court concluded that a grant from an LRAP program administered by the Maryland Higher Education Commission did not meet the requirements of section 108(f) and thus did constitute taxable income to the recipient. Moloney v. Commissioner, T.C. Summ. Op. 2006-53 (4/17/06).

The Maryland LRAP program in question did not issue the loans that were being repaid and did not issue a secondary loan for the LRAP award; instead, the award was paid to Moloney by means of a dual-payee check made out to both Moloney and her lender.

---

Law Schools Maximize LRAP Award Benefits by Issuing Forgivable Loans

Joe Law Lender gives student loans to Jane Justice, future LRAP recipient, to finance her law school education.

Jane is employed by a governmental unit or a nonprofit 501(c)(3) organization and qualifies for LRAP.

Great Law School gives Jane a second loan, rather than a grant, in the amount of her LRAP award.

Jane makes payments to Joe Law Lender on her original student loans and remains in qualifying employment for one year.

Great Law School forgives the loan it issued to Jane.

Jane is allowed to exclude the amount of her LRAP award from her taxable income under Section 108(f).

---

**Tax Case Reinforces that an LRAP Award Structured as a Grant Likely Constitutes Taxable Income to the Recipient**

---

Section 108(f) of the Internal Revenue Code, as amended in 1997, exempts from taxation the cancellation of refinancing loans made by educational institutions “pursuant to a program...designed to encourage its students to serve in occupations with unmet needs or in areas with unmet needs and under which the services are provided by the students (or former students) for or under the direction of a governmental unit or an organization described in section 501(c)(3) and exempt from tax under section 501(a).”
Public Interest Scholarships

Scholarships help law students avoid debt. A growing number of law schools offer scholarships to incoming or current students who commit to pursuing a public interest career:

- In 2000, 14 schools reported public interest scholarships.
- In 2004, 31 schools reported public interest scholarships.
- In 2006, 55 law schools report public interest scholarships.

Public interest scholarships can be divided into two types. The first is a grant with few if any strings attached. The second is a program that provides the same scholarship to more than one student and has other benefits and responsibilities attached. With both types, the amount of financial assistance provided varies. Of the schools providing information on scholarship amounts, four schools reported granting scholarships covering full-tuition, 14 schools reported scholarships granting partial tuition and two schools reported granting some other type of financial assistance.

LAW SCHOOLS WITH PUBLIC INTEREST SCHOLARSHIP PROGRAMS

American University Washington College of Law
Benjamin N. Cardozo School of Law Yeshiva University
City University of New York School of Law at Queens College
Drake University Law School
Fordham University School of Law
Georgetown University Law Center
Golden Gate University School of Law
Gonzaga University School of Law
Hofstra University School of Law
Loyola University Chicago School of Law
Northeastern University School of Law
Roger Williams University Ralph R. Papitto School of Law
Seton Hall University School of Law
Temple University James E. Beasley School of Law
University of Arizona James E. Rogers College of Law
University of Miami
University of Texas at Austin
University of Washington
Villanova University School of Law
Washington University School of Law
Whittier Law School

20 Some of these schools also award public interest scholarships outside of their formal public interest scholarship program.
ADDITIONAL SCHOOLS WITH PUBLIC INTEREST SCHOLARSHIPS

Chicago-Kent College of Law - Illinois Institute of Technology
Columbia University School of Law
Creighton University School of Law
Franklin Pierce Law Center
Hamline University School of Law
Indiana University School of Law - Bloomington
John Marshall Law School
Lewis and Clark Law School
Loyola Law School Loyola Marymount University (Los Angeles)
Loyola University New Orleans School of Law
New York Law School
Pace University School of Law
Pacific McGeorge School of Law
Pennsylvania State University The Dickinson School of Law
Rutgers University School of Law - Newark
Santa Clara University School of Law
Southern Illinois University School of Law
Southwestern Law School

St. Thomas University School of Law
Stanford University School of Law
Suffolk University Law School
University of Arizona James E. Rogers College of Law
University of Colorado Law School
University of Dayton School of Law
University of Denver College of Law
University of District of Columbia David A. Clarke School of Law
University of Houston Law Center
University of Kansas School of Law
University of Maryland School of Law
University of Nevada Las Vegas William S. Boyd School of Law
University of Oregon School of Law
University of Southern California Gould School of Law
University of St. Thomas School of Law (Minnesota)
Villanova University School of Law
Washburn University School of Law
William Mitchell College of Law
Postgraduate Public Interest Fellowships

Postgraduate fellowships expand the potential pool for public interest jobs and provide an excellent opportunity for law school graduates to gain valuable skills and work experience in public interest. Most postgraduate fellowships last from one to two years depending on the program requirements. Some law schools offer their own paid full-time postgraduate public interest fellowships, often as part of a clinical teaching fellowship program. Twenty-two schools reported funding between one and 16 postgraduate fellowships (73 total fellowships).

LAW SCHOOLS WITH POSTGRADUATE PUBLIC INTEREST FELLOWSHIPS

- Chicago-Kent College of Law - Illinois Institute of Technology
- Columbia University School of Law
- Emory University School of Law
- Fordham University School of Law
- Georgetown University Law Center
- Golden Gate University School of Law
- Harvard Law School
- Loyola Law School Loyola Marymount University (Los Angeles)
- Loyola University Chicago School of Law
- New York Law School
- Northeastern University School of Law
- University of Maryland School of Law
- University of North Carolina School of Law
- University of Southern California Gould School of Law
- University of St. Thomas School of Law (Minnesota)
- University of Texas at Austin
- Villanova University School of Law
- William & Mary School of Law
OTHER LAW SCHOOL PROGRAMS PROVIDING FINANCIAL ASSISTANCE FOR PUBLIC INTEREST STUDENTS AND GRADUATES

Earning pay for work enables students to borrow less money than they might have otherwise. Students working in nonprofit organizations or sometimes government law may be eligible for school-funded or student-funded grant programs that award stipends for summer public interest work. Because most public interest employers are unable to offer paid student positions, school based funding is often what makes students financially able to accept a public interest position. Over the last 20 years, students and law schools have raised tens of millions of dollars for summer grants. A few schools even guarantee funding. Some schools also take advantage of the federal work-study program to provide students with funding for public interest positions during the summer or the school year.

- 35 schools reported available funding for student public interest work during the school year. The average dollar amount received per student was $2,592 (from a low of $300 to a high of $10,000, with a $2,864 median award per student).
- 88 schools reported available funding for student public interest work during the summer. The average dollar amount received per student was $2,804 (from a low of $600 to a high of $4,969, with a $3,131 median award per student).

A number of schools provide additional financial assistance to selected graduates entering public interest work including cash awards, enhanced loan repayment assistance, and bar review funding.
ALTERNATIVE SOURCES OF FINANCIAL ASSISTANCE FOR PUBLIC INTEREST ATTORNEYS

State Loan Repayment Assistance Programs

Almost all state loan repayment assistance programs (LRAPs) require recipients to be practicing law in “qualifying employment” within the state. Characteristics of state LRAPs vary, but definitions of “qualifying employment” in all states include civil legal aid and in some states include public defense, prosecution and other government and nonprofit legal organization work.

Created and administered by bar associations, bar foundations, independent nonprofit organizations and state education administrations, state LRAPs are on the rise:

• Out of 17 existing programs, 8 were created since the year 2000.
• LRAPs are currently being advocated for or being developed in: California, Georgia, Illinois, Iowa, Louisiana, Ohio, Oregon, Pennsylvania and South Carolina.

Most state LRAPs are funded in large part by IOLTA (Interest On Lawyer’s Trust Accounts) funds, although sources of funding include grants from bar foundations, state bar associations, law schools and private donors, as well as appropriations by state legislatures. A nonprofit loan provider, The Student Loan Program, funds and administers Kentucky’s LRAP using student loan interest and bonds. Washington State’s program is funded primarily by an affinity relationship with a loan consolidation vendor.

21 Kelly Carmody, Carmody and Associates; and see www.abanet.org/legalservices/lrap/home.html.
22 Client funds that are too small or short-term to earn net interest for the client are pooled with other such funds, enabling interest to be generated. The interest generated from the pooled accounts is transferred for public use. Brown v. Legal Found. of Wash., 538 U.S. 216 (2003).
# EXISTING STATE LOAN REPAYMENT ASSISTANCE PROGRAMS

<table>
<thead>
<tr>
<th>State</th>
<th>Year Created</th>
<th>Number of Recipients</th>
<th>Income Cap&lt;sup&gt;23&lt;/sup&gt;</th>
<th>Eligible Loans</th>
<th>Maximum Annual Assistance</th>
<th>Funds Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td>1990</td>
<td>14 (2005)</td>
<td>$50,000</td>
<td>Undergraduate, graduate, law, bar study</td>
<td>$6,000</td>
<td>$31,800 (2006)</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>2006</td>
<td>Begins in 2007</td>
<td>$65,000</td>
<td>Undergraduate, graduate, law, bar study</td>
<td>$12,000</td>
<td>Begins in 2007</td>
</tr>
<tr>
<td>Indiana</td>
<td>2005/2006</td>
<td>Begins in 2007</td>
<td>$50,000</td>
<td>Undergraduate, graduate, law, bar study</td>
<td>$5,000</td>
<td>Begins in 2007</td>
</tr>
<tr>
<td>Maine</td>
<td>2003</td>
<td>9 (FY’06)</td>
<td>None</td>
<td>Law</td>
<td>$5,000</td>
<td>$23,600 (FY’06)</td>
</tr>
<tr>
<td>Maryland</td>
<td>1988</td>
<td>52 (2006)</td>
<td>$60,000</td>
<td>Undergraduate, graduate, law, bar study</td>
<td>$7,500</td>
<td>$180,651 (2006)</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>2001</td>
<td>27 (FY’05)</td>
<td>Set by local programs</td>
<td>Set by local programs</td>
<td>Set by local programs</td>
<td>$84,354 (FY’05)</td>
</tr>
<tr>
<td>Minnesota</td>
<td>1991</td>
<td>46 (FY’06)</td>
<td>$42,528</td>
<td>Undergraduate, graduate, law, bar study</td>
<td>Individual formula (average $4,269)</td>
<td>$132,429 (2004)</td>
</tr>
</tbody>
</table>

<sup>23</sup> Programs vary in how and what income is counted.

<sup>24</sup> Stafford loans, PLUS loans and consolidation loans from the Kentucky nonprofit organization, “The Student Loan Program.”
### Existing State Loan Repayment Assistance Programs

<table>
<thead>
<tr>
<th>State</th>
<th>Year Created</th>
<th>Number of Recipients</th>
<th>Income Cap(^{23})</th>
<th>Eligible Loans</th>
<th>Maximum Annual Assistance</th>
<th>Funds Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missouri</td>
<td>2005</td>
<td>10 (2005)</td>
<td>$46,000</td>
<td>Graduate*, law, bar study</td>
<td>$4,000</td>
<td>$40,000 (FY’06)</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>1999</td>
<td>16 (FY’06)</td>
<td>None</td>
<td>Law</td>
<td>None set</td>
<td>$70,000 (FY’06)</td>
</tr>
<tr>
<td>New Mexico</td>
<td>2006</td>
<td>Will select in late 2006</td>
<td>$45,000</td>
<td>Law, bar study</td>
<td>$7,200</td>
<td>$300,000 (FY’06)</td>
</tr>
<tr>
<td>North Carolina</td>
<td>1989</td>
<td>94 (FY’05)</td>
<td>$46,000</td>
<td>Law, bar study</td>
<td>$7,000</td>
<td>$300,000 (FY’06)</td>
</tr>
<tr>
<td>Texas</td>
<td>2003</td>
<td>25 (FY’06)</td>
<td>$45,000</td>
<td>Undergraduate, graduate, law, bar study</td>
<td>$3,600</td>
<td>$100,000 (FY’06)</td>
</tr>
<tr>
<td>Washington</td>
<td>2005/06</td>
<td>5 (2006)</td>
<td>$50,500</td>
<td>Undergraduate, graduate, law, bar study</td>
<td>$5,000</td>
<td>$30,000 (2005)</td>
</tr>
</tbody>
</table>

*Graduate loans must be for joint legal/graduate degrees.*
Employer Loan Repayment Assistance Programs

In an effort to ease the financial burdens facing new attorneys working in public interest positions, some public interest employers establish loan repayment assistance programs for their employees. A recent survey by the National Association of Law Placement to approximately 4,500 civil legal services, public defender, local prosecuting attorney, attorneys general and public interest employers finds that:

- 39 of 430 responding organizations offer an LRAP program to attorney employees.
- 28 of the 39 organizations reporting an LRAP program are civil legal services organizations – five are district or county attorney offices and six are other organizations.
- 194 attorneys received an employer LRAP award in the most recent fiscal year.
- The average amount awarded per attorney ranged from a low of $0, median of $2,400, to a high of $12,000.26
- 30 federal agencies provided loan repayment assistance programs for employees.27
- In fiscal year 2005, 4,409 federal workers received assistance with student loans.
- Federal employees can receive up to $10,000 per year in student loan repayments up to a total of $60,000.

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26 A few organizations reported that they did not make any awards in the most recent fiscal year.
27 See www.opm.gov/oca/pay/studentloan/index.asp.
CONCLUSION

New lawyers leave law school carrying educational debt unimagined by previous generations. The effect is that only those of financial means and those willing to make considerable sacrifices are able to pursue full-time public service. The average public interest lawyer starting out has $1,000 - $1,500 left after making a standard monthly educational loan payment to cover all his or her monthly living expenses including rent, utilities, groceries and transportation. Not only will many new public interest lawyers have difficulty buying a house, saving for retirement, and setting aside money to finance their children’s education, but also they will be forced to tightly limit spending on even the basic necessities.

Many law schools are addressing the problem through public interest scholarships, LRAPs, fellowships and other financial programs for lawyers entering public service. Law schools have shown their commitment to their students, graduates and community by establishing public interest financial assistance programs. However, many programs provide relatively modest benefits to graduates considering the vast burden of educational debt.

Improved awareness of the consequences for students, the profession and society of the mounting debt burden of law school graduates should result in more law school financial assistance and an increased emphasis on fund raising for such programs. Law schools, states and philanthropists are in a unique position to continue their leadership, expand their commitment, and strengthen their contribution to society by increasing funding for financial assistance programs for public interest lawyers.

For more information regarding law school debt and financial assistance programs for public interest law students and graduates, contact Equal Justice Works at debtrelief@equaljusticeworks.org
APPENDIX

- 100 Law Schools with LRAPs
- Law School is Expensive: Full-Time Tuition and Fees
- LRAP Data Form
- More data available in *The E-Guide to Public Service at America’s Law Schools*
100 Law Schools with Loan Repayment Assistance Programs

Albany Law School of Union University
American University
    Washington College of Law
Arizona State University
    Sandra Day O’Connor College of Law*
Benjamin N. Cardozo
    School of Law Yeshiva University
Boston College Law School
Boston University School of Law
Brooklyn Law School
California Western School of Law
Case Western Reserve University School of Law
Catholic University of America
    Columbus School of Law
Chicago-Kent College of Law
    Illinois Institute of Technology*
City University of New York School of Law
    at Queens College
Columbia University School of Law
Cornell Law School
Creighton University School of Law
DePaul University College of Law
Duke University School of Law
Duquesne University School of Law
Emory University School of Law
Fordham University School of Law
Franklin Pierce Law Center
George Washington University Law School
Georgetown University Law Center
Golden Gate University School of Law
Gonzaga University School of Law
Hamline University School of Law*
Harvard Law School
Hofstra University School of Law*
Indiana University School of Law - Bloomington
Lewis and Clark Law School
Loyola Law School
    Loyola Marymount University (Los Angeles)
Loyola University Chicago School of Law
Loyola University New Orleans School of Law
Marquette University School of Law
New York Law School
New York University School of Law
North Carolina Central University School of Law*
Northeastern University School of Law
Northwestern University School of Law
Notre Dame
The Ohio State University
    Michael E. Moritz College of Law
Pace University School of Law
Pacific McGeorge School of Law
Pennsylvania State University
    The Dickinson School of Law
Pepperdine University School of Law
Regent University School of Law

*133 schools submitted data to Equal Justice Works. Of those 133, 89 reported that they either have a school LRAP, participate in a state LRAP, or both; Equal Justice Works knows of 11 additional law school LRAPs which are included in this list. Of the 133 schools submitting data, 44 reported that they neither have a school LRAP nor participate in a state LRAP.
Rutgers School of Law - Camden
Rutgers University School of Law - Newark
Santa Clara University School of Law
Seattle University School of Law
Seton Hall University School of Law
South Texas College of Law
Southwestern Law School
St. Thomas University School of Law
Stanford University School of Law
Suffolk University Law School
Temple University
   James E. Beasley School of Law
Touro College - Jacob D. Fuchsberg Law Center
Tulane University School of Law
University of Arizona
   James E. Rogers College of Law*
University of Chicago Law School
University of California Berkeley School of Law
University of California Davis School of Law
University of California Hastings School of Law
University of Chicago Law School
University of Colorado Law School
University of Denver College of Law
University of Georgia
University of Illinois
University of Iowa
University of Maine School of Law
University of Maryland School of Law*
University of Michigan Law School
University of Minnesota Law School*
University of New Mexico School of Law*
University of North Carolina School of Law*
University of Oregon School of Law
University of Pennsylvania Law School
University of San Diego School of Law
University of San Francisco Law School
University of South Carolina School of Law
University of Southern California Gould School of Law
University of St. Thomas School of Law (Minnesota)
University of Utah S.J. Quinney College of Law
University of Virginia School of Law
University of Washington School of Law*
University of Wisconsin Law School
Valparaiso University School of Law
Vanderbilt University Law School
Vermont Law School
Villanova University School of Law
Wake Forest School of Law*
Washington and Lee University School of Law
Washington University School of Law
West Virginia University College of Law
Whittier Law School
Widener University School of Law
William & Mary School of Law
William Mitchell College of Law*
Yale Law School

* School reports participating in state LRAP
### Law School is Expensive: Full-Time Tuition and Fees

**More than $35,000**

<table>
<thead>
<tr>
<th>School Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Columbia University School of Law</td>
</tr>
<tr>
<td>Cornell Law School</td>
</tr>
<tr>
<td>Duke University School of Law</td>
</tr>
<tr>
<td>Emory University School of Law</td>
</tr>
<tr>
<td>Fordham University School of Law</td>
</tr>
<tr>
<td>Georgetown University Law Center</td>
</tr>
<tr>
<td>Harvard Law School</td>
</tr>
<tr>
<td>New York Law School</td>
</tr>
<tr>
<td>Northwestern University School of Law</td>
</tr>
<tr>
<td>Stanford University School of Law</td>
</tr>
<tr>
<td>University of Chicago Law School</td>
</tr>
<tr>
<td>University of Pennsylvania Law School</td>
</tr>
<tr>
<td>University of Southern California Gould School of Law</td>
</tr>
<tr>
<td>Yale Law School</td>
</tr>
</tbody>
</table>

**$30,000 - $35,000**

<table>
<thead>
<tr>
<th>School Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albany Law School of Union University</td>
</tr>
<tr>
<td>American University Washington College of Law</td>
</tr>
<tr>
<td>Benjamin N. Cardozo School of Law Yeshiva University</td>
</tr>
<tr>
<td>Boston University School of Law</td>
</tr>
<tr>
<td>Brooklyn Law School</td>
</tr>
<tr>
<td>California Western School of Law</td>
</tr>
<tr>
<td>Case Western Reserve University School of Law</td>
</tr>
<tr>
<td>Catholic University of America Columbus School of Law</td>
</tr>
<tr>
<td>Chicago-Kent College of Law Illinois Institute of Technology</td>
</tr>
<tr>
<td>DePaul University College of Law</td>
</tr>
<tr>
<td>George Washington University Law School</td>
</tr>
<tr>
<td>Hofstra University School of Law</td>
</tr>
<tr>
<td>Loyola University Chicago School of Law</td>
</tr>
<tr>
<td>Loyola Law School</td>
</tr>
<tr>
<td>Loyola Marymount University (Los Angeles)</td>
</tr>
<tr>
<td>Northeastern University School of Law</td>
</tr>
<tr>
<td>Pace University School of Law</td>
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<tr>
<td>Pacific McGeorge School of Law</td>
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<tr>
<td>Pepperdine University School of Law</td>
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<tr>
<td>Quinnipiac University School of Law</td>
</tr>
<tr>
<td>Santa Clara University School of Law</td>
</tr>
<tr>
<td>Seton Hall University School of Law</td>
</tr>
<tr>
<td>Suffolk University Law School</td>
</tr>
<tr>
<td>University of San Diego School of Law</td>
</tr>
<tr>
<td>University of San Francisco</td>
</tr>
<tr>
<td>Tulane University School of Law</td>
</tr>
<tr>
<td>University of Miami School of Law</td>
</tr>
<tr>
<td>Vanderbilt University Law School</td>
</tr>
<tr>
<td>Washington University School of Law</td>
</tr>
</tbody>
</table>

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29 Includes only those schools submitting data to Equal Justice Works. In-state resident tuition and fees are used for public schools, non-resident tuition and fees are typically higher.
## $25,000 - $30,000

<table>
<thead>
<tr>
<th>Chapman University School of Law</th>
<th>St. Thomas University School of Law</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charleston School of Law</td>
<td>Stetson University College of Law</td>
</tr>
<tr>
<td>Florida Coastal School of Law</td>
<td>The John Marshall Law School</td>
</tr>
<tr>
<td>Franklin Pierce Law Center</td>
<td>Thomas Jefferson School of Law</td>
</tr>
<tr>
<td>Golden Gate University School of Law</td>
<td>Touro College Jacob D. Fuchsberg Law Center</td>
</tr>
<tr>
<td>Gonzaga University School of Law</td>
<td>University of Dayton School of Law</td>
</tr>
<tr>
<td>Hamline University School of Law</td>
<td>University of Denver College of Law</td>
</tr>
<tr>
<td>Lewis and Clark Law School</td>
<td>University of St. Thomas School of Law (Minnesota)</td>
</tr>
<tr>
<td>Loyola University New Orleans School of Law</td>
<td>University of Virginia School of Law</td>
</tr>
<tr>
<td>Marquette University School of Law</td>
<td>Valparaiso University School of Law</td>
</tr>
<tr>
<td>Michigan State University College of Law</td>
<td>Vermont Law School</td>
</tr>
<tr>
<td>Nova Southeastern University</td>
<td>Villanova University School of Law</td>
</tr>
<tr>
<td>Shepard Broad Law Center</td>
<td>Wake Forest School of Law</td>
</tr>
<tr>
<td>Pennsylvania State University</td>
<td>Washington and Lee University School of Law</td>
</tr>
<tr>
<td>The Dickinson School of Law</td>
<td>Western New England College School of Law</td>
</tr>
<tr>
<td>Roger Williams University</td>
<td>Whittier Law School</td>
</tr>
<tr>
<td>Ralph R. Papitto School of Law</td>
<td>Widener University School of Law</td>
</tr>
<tr>
<td>Saint Louis University School of Law</td>
<td>William Mitchell College of Law</td>
</tr>
<tr>
<td>Seattle University School of Law</td>
<td></td>
</tr>
<tr>
<td>Southwestern Law School</td>
<td></td>
</tr>
</tbody>
</table>

## $20,000 - $25,000

<table>
<thead>
<tr>
<th>Barry University School of Law</th>
<th>Regent University School of Law</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creighton University School of Law</td>
<td>South Texas College of Law</td>
</tr>
<tr>
<td>Drake University Law School</td>
<td>Texas Wesleyan University School of Law</td>
</tr>
<tr>
<td>Duquesne University School of Law</td>
<td>University of Tulsa School of Law</td>
</tr>
</tbody>
</table>
### $15,000 - $20,000

- Ohio State University (The) Michal E. Moritz College of Law
- Rutgers School of Law - Camden
- Rutgers University School of Law - Newark
- Southern New England School of Law
- University of Cincinnati College of Law
- University of Maine School of Law
- University of Maryland School of Law
- University of Minnesota School of Law
- University of Oregon School of Law
- University of South Carolina School of Law
- University of Texas School of Law
- William & Mary School of Law

### $10,000 - $15,000

- Arizona State University Sandra Day O’Connor College of Law
- City University of New York School of Law at Queens College
- Cleveland State University Cleveland-Marshall College of Law
- Indiana University School of Law - Bloomington
- Indiana University School of Law - Indianapolis
- John F. Kennedy School of Law
- Louis D. Brandeis School of Law at the University of Louisville
- Louisiana State University Paul M. Hebert Law Center
- Northern Illinois University College of Law
- Temple University James E. Beasley School of Law
- Texas Wesleyan University School of Law
- University of Arizona James E. Rogers College of Law
- University at Buffalo School of Law
- University of Colorado Law School
- University of Houston Law Center
- University of North Carolina School of Law
- University of Oklahoma School of Law
- University of Utah S.J. Quinney College of Law
- University of Washington School of Law
- University of Wisconsin Law School
- Washburn University School of Law
Less than $10,000

Concord Law School
Florida International University College of Law
Florida State University College of Law
North Carolina Central University School of Law
Southern Illinois University School of Law
University of Alabama School of Law
University of District of Columbia
  David A. Clarke School of Law
University of Florida Levin College of Law

University of Idaho College of Law
University of Kansas School of Law
University of Montana School of Law
University of Nevada Las Vegas
  William S. Boyd School of Law
University of New Mexico School of Law
University of Puerto Rico School of Law
University of Tennessee College of Law
West Virginia University College of Law
LRAP DATA FORM

Loan Repayment Assistance Programs and Public Interest Scholarship Programs

SCHOOL INFORMATION:

School Name

Address

Web Address

Loan Repayment Assistance Programs

Loan Repayment Assistance Program (LRAP) or Income Protection Program refers to a program that provides financial assistance to help with the repayment of educational debts of law school graduates who meet program eligibility criteria.

1a) Do you have a loan repayment assistance or income protection program?

______ YES ______ NO

If YES, please provide web address and/or attach policy:

1b) Do you participate in a statewide loan repayment assistance or income protection program?

______ YES ______ NO

(If you answered NO to both 1a and 1b, proceed to question 8)

If YES, please provide web address:

1c) How is the program used by your students funded (e.g. endowment, law school operating expenses, student fund raising, etc.)?

Eligibility

2a) What types of loans are covered by the program used by your students (e.g. undergraduate, postgraduate, government, private loans, bar exam loans, other)?

2b) What employment areas are included in the program’s definition of qualifying employment? (e.g. legal services, prosecutor, government, private practice, academic, public defender, non profit organizations, judicial clerkships, non-legal, Judge Advocate General (JAG), self-employment and other).

Equal Justice Works Law School Survey 2006: LRAPs and Public Interest Scholarship Programs
3a) Is there a salary/income ceiling for eligibility?

        _____ YES       _____ NO

(If NO, please proceed to question 5)

If YES, please provide ceiling amount and explain its calculation (i.e., whether it is adjusted for spousal salary, dependents, assets and other).

3b) How often does the program reexamine the income ceiling?

3c) What factors are considered in adjusting the income ceiling (e.g., automatic increases, adjustments for inflation, career progression, other)?

**Disbursement**

4a) Are the funds issued as a grant or as a forgivable loan?

4b) If funds are awarded as a forgivable loan, when does the program begin to forgive the LRAP loan?

4c) What is the schedule of forgiveness once it begins?

4d) What is the maximum number of years the program will pay a participant’s debt?

5) Are all qualified applicants guaranteed to receive the full amount for which they qualify?

        _____ YES       _____ NO       _____ NO, but all have received the full amount

If NO, how does the program determine how funds will be distributed (e.g., amount of educational debt, income, type of employment, pro rata share and other)?

6a) In what year was the program used by your students instituted?

6b) What was the total number of program participants (your alumni) who received funds during the twelve month period June 2004 - May 2005?

6c) What was the total dollar amount the program disbursed (to your alumni) during the twelve month period June 2004 - May 2005?

**Public Interest Scholarships**

Public Interest Scholarship refers to financial assistance provided during the law school year for educational expenses to law students interested in pursuing a public interest career. For the purposes of this survey, it does not include summer stipends or grants.

7) Did you offer one or more public interest scholarships in the 2004-2005 school year?

        _____ YES       _____ NO

(If NO, please proceed to question 10)

If YES, please provide the specific information requested for each scholarship or scholarship program.

*Equal Justice Works Law School Survey 2006: LRAPs and Public Interest Scholarship Programs*
<table>
<thead>
<tr>
<th>Name of Scholarship or Scholarship Program</th>
<th>Description and/or web address, if applicable</th>
<th># of Scholarships Available</th>
<th>$ Amount of Awards</th>
<th>Criteria for Eligibility</th>
<th>Commitment Required from Recipient</th>
<th>Source of Funding</th>
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</table>

8a) What is the total number of students who received public interest scholarship funds in the 2004 - 2005 school year?

8b) What is the total dollar amount of public interest scholarship funds disbursed in the 2004 - 2005 school year?

**Other**

9) Do you have other financial assistance programs that provide support for graduates in public interest jobs?

   _____ YES     _____ NO

   If YES, please describe and/or provide web address:

**Respondent Information:**

Please list the individual most responsible for completing this form, so that we may contact you if needed for any follow-up questions.

---

Name

Title

Email address

Phone number

*Equal Justice Works Law School Survey 2006: LRAPs and Public Interest Scholarship Programs*
The E-Guide is a free online resource for:

- Law school applicants wanting to make a fully informed decision about which school is right for them;
- Law school faculty interested in a broad range of public interest information including the latest course innovations and tenure policies for clinicians;
- Law school administrators wanting to expand their knowledge about program options;
- Law students looking for program offerings on campus and for ideas for new programs;
- Law students and graduates looking for information about minimizing educational debt and debt relief programs;
- Legal employers wanting more information about the schools at which they recruit; and
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