

LRAP Frequently Asked Questions

I. What is the LRAP?

The GW Law School Loan Reimbursement Assistance Program (LRAP) was designed to assist law school graduates in public interest employment in repaying their law school educational loans. The LRAP offers forgivable loans to recent GW graduates whose annual income from eligible public interest employment minus annual loan payments falls below a target income.

II. Am I eligible?

Eligibility for LRAP is based on three factors: 1) Time of Graduation; 2) Type of Job; 3) Income and Debt Amount.

1) Time of Graduation: Students who graduated in 1990 or later.

2) Type of Job: Graduates must work approximately 30 or more hours/week in a legal public interest job. The LRAP defines "public interest" employers to include the following three categories:

a) A non-profit organization providing services or advocacy in the public interest for populations or interests that would not otherwise be adequately represented (usually including organizations that qualify for IRS Code secs. 501(c)(3), (c)(4), or (c)(5) tax-exemption). Examples: NAACP Legal Defense and Education Fund, Legal Aid Society, National Women's Law Center.

b) A for-profit entity providing legal services in the public interest that provides half of their services on a low fee or pro bono basis to individuals and organizations that cannot otherwise afford legal services or whose interests are under-represented. Examples: small public interest law firms.

c) Government work that is primarily on behalf of indigent or under-represented populations. Examples: Public Defender Service and D.C. Attorney General's child support enforcement division.

d) Judicial clerkships, work on behalf of a political candidate or party or on a political campaign, or unpaid fellowships do not qualify.

Because new positions are periodically presented to the LRAP Sub-committee, the Sub-committee retains the discretion to determine how and whether to support particular "public interest" employment.

3) Income and Debt Amount: Generally speaking, you are financially eligible for LRAP funding if your gross annual salary minus your annual law loan repayments is equal to or less than \$37,000.*

Example:

Salary (Gross) MINUS Law loan debt =

\$40,000/yr (Gross Salary) MINUS \$8,000/yr (Law School Debt Payments) = \$32,000:
You are eligible

*Refer to the LRAP Program Description and Application for specific details, including deductions for dependents and spouses. The Description and Application are available above and in the CDO Resource Library.

III. How much money can I get from LRAP?

Subject to the two caps mentioned below, the LRAP award is calculated to bring your annual income to a "target income" level. The "target income level" is currently \$37,000 for new LRAP applicants. If your annual gross income, minus your annual loan repayments (and any deductions for dependents) is less than \$37,000, you are eligible for a loan in the amount of the difference that will bring your annual income to \$37,000. The amount of your award cannot exceed the total of your annual loan repayments. The maximum loan amount for the first year is \$8,000.

Gross Salary (- deductions) - Annual Loan Repayments + LRAP = \$37,000

Using the example: \$40,000 - \$8,000 = \$32,000, you would be eligible to receive up to \$5,000 in LRAP funding, to bring your salary to \$37,000.

IV. How are loans made?

Loan payments are made in two installments, in six-month intervals (typically in July and January). New graduates who do not begin loan repayment until December/January will receive only the second installment.

V. Can I receive funding more than one year?

Yes. You must apply each year that you remain eligible for assistance.

VI. When do I have to re-pay LRAP loans?

If you leave your public interest employment during a year in which you receive an award, you will need to repay all or a portion of the funding for that year.

VII. When is the deadline for applying?

The deadline for the **2008-09 application is April 28, 2008**. Applications received after this date will be considered on a "rolling basis" as funds remain available.