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UNIVERSITY OF PITTSBURGH SCHOOL OF LAW

LOAN REPAYMENT ASSISTANCE PROGRAM

THE PROGRAM

Every year, a number of University of Pittsburgh School of Law graduates dream of a career serving those who receive inadequate or no legal assistance, by pursuing advocacy work in the public's interest or serving the people through public sector employment. But these new lawyers face a substantial challenge. It is especially difficult for new law graduates with substantial student loan debt to take lower-paying jobs that would enable them to pursue their dream. The Law School recognizes that the legal community has a responsibility to serve others and seeks to support its students in pursuing a broad range of career choices. This program has been adopted in the hope that it may begin to remove obstacles to graduates interested in choosing a career of service and will serve as the foundation of a sustainable, permanent program of loan repayment assistance. According to a 2002 joint report by Equal Justice Works, the National Association for Law Placement and Partnership for Public Service, "survey results suggest that some of the best solutions to the educational debt crisis are loan repayment assistance programs and other similar programs." Under the Pitt Law Loan Repayment Assistance Program (LRAP), participating graduates receive an annual sum of money, in the form of a forgivable loan, to pay a percentage of their monthly student loan payment.

SUMMARY

What is the Loan Repayment Assistance Program?

The Loan Repayment Assistance Program provides direct financial assistance to qualifying Pitt Law graduates who enter public interest careers by contributing a set sum of money to their student loan payments. A committee appointed by the Dean administers the program.

What is the Value of LRAP?

The average starting salary for a public interest attorney, nationally, is \$54,393. The average Pitt Law graduate in 2017 had \$97,239 in student loan debt (undergrad plus law school) resulting in a monthly payment of \$1,129, with approximately thirty-three percent (33%) of his/her salary committed to repayment of student loans. The high level of debt service obligation may preclude some graduates from

pursuing their desired careers in public interest work. The LRAP is an important step towards ensuring that the next generation of Pitt Law graduates will include those able to afford public interest careers.

Who may apply?

Pitt Law J.D. graduates from the previous 3 years may apply for consideration if they meet the requirements for "qualifying employment" and "qualifying income."

Qualifying Employment: Pitt Law graduates must work full-time for a public interest or public service employer. This includes public employers such as legal services entities, governmental and intergovernmental employers, non-profit employment and public defender or prosecutor offices. (Given the temporary nature of judicial clerkships generally, clerkships are not considered “qualifying employment” in this pilot LRAP program.)

Qualifying income: An applicant qualifies if her family’s annual AGI is less than 400% of the Federal Poverty Guidelines. For applicants who have not served a full year before applying, both they and their employers will have to provide an annualized statement of income. Please see the chart and examples below:

Current Poverty Guidelines		
Persons in family	Poverty guideline	400%*
1	\$12,140	\$48,560
2	16,460	\$65,840
3	20,780	\$83,120
4	25,100	\$100,400
5	29,420	\$117,680

*Column used to determine applicant eligibility

Single applicant

- An individual (without children) is eligible if her AGI is less than \$48,560.

Spouse or Domestic Partner

- An applicant who is married or who has a domestic partner would qualify if the applicant and spouse/domestic partner made less than 400% of the Federal Poverty Guidelines for a family of two. For example, an applicant with a domestic partner would be eligible if he and his partner’s combined AGI was less than \$65,840.

Dependent Children

- If a graduate has dependent children whom s/he supports and declares on his/her tax return, the graduate should refer to the above chart that relates to the graduate's family size. (E.g. an applicant, with a domestic partner and two children would be eligible if the family's total AGI was less than \$100,400.) If the child will not be claimed as a dependent on the participant's tax return, the graduate must supply the law school with verification of expenses paid on behalf of the child.

How much does LRAP pay? LRAP pays approximately \$3,500 a year towards a qualified graduate's loan payment. The amount of funds available for LRAP may not be sufficient to make payments to all qualifying applicants, and in all events the Law School has discretion to determine the recipients of funding and the funding levels.

APPLICATION INFORMATION

Program Administration

LRAP is administered by the LRAP Oversight Committee (the "Committee"), a committee appointed by the Dean of Pitt Law and consisting of the Dean or his/her delegate, two faculty members, two students, and two alumni (at least one of whom is a public interest lawyer). The Director of Financial Aid will serve on the committee ex officio. The Committee's responsibilities include but are not limited to:

- Promulgating and interpreting LRAP rules and regulations so as to avoid potential program abuses;
- Notifying all LRAP participants/awardees of LRAP requirements;
- Reporting annually to the Law School community on the progress of LRAP, on any eligibility changes, and on the financial condition of LRAP;
- Considering positions not listed in the employment eligibility provisions as qualifying for admission to LRAP; and
- Reviewing and adjusting annually the various schedules contained in this document in consideration of prevailing economic conditions.

In addition, the Committee will recommend to the Dean the applicant (s) who will receive funds through LRAP. In consideration of the confidential nature of the financial information required of LRAP applicants, applicants' names, dates of birth and social security numbers will be withheld from the Committee. Additionally, Committee members who can otherwise ascertain the applicant's identity and/or who may not be in a position to make an objective decision regarding a candidate's application may recuse themselves from the consideration process. After reviewing the committee's recommendation, the Dean shall make the final decision.

Eligibility

Applicants must meet each of the following criteria:

- J.D. graduate of Pitt Law within the past 3 years;
- Employed full-time with a qualifying employer (see below);

- Adjusted gross annual income of less than 400% of the Federal Poverty Guidelines (\$48,560 for a single individual). AGI includes income from salary, interest, child support, alimony or spousal/domestic partner support, or any other source; and
- Must not be delinquent or in default on educational loans.

Application Deadlines

Graduates must apply for loan repayment assistance within one year following graduation. Awards are made twice a year, in June and in January. To begin receiving payments in September, applications must be received no later than December 31st. Award decisions will be made by February 1st.

Duration of Eligibility

Participants can receive benefits for no more than two (2) years of qualifying employment; however, participants must reapply each year. Participants are responsible for repaying any student loan debt still outstanding after their eligibility period has expired.

What is Qualifying Employment?

Qualifying employment includes work for legal services, non-profit organizations that qualify for tax exemption under IRS Code Sections 501(c)(3), (4), or (5), public defender offices, prosecutor offices (i.e., district attorneys, state attorneys general, U.S. Department of Justice, U.S. Attorneys) and other (inter)governmental offices. The position must be one that requires a Juris Doctor degree. In the future, the Committee may establish future guidelines to expand the program into categories of employment that satisfy the purposes of the LRAP but are not nonprofit organizations.

Income Requirements

Applicants must report income from all sources including salary, interest, alimony, child support, spousal/domestic partner support, assets, or any other source. The Committee reserves the right to deny eligibility in any individual case if projected income does not appear to reflect an applicant's true financial need. In the event funding is insufficient to provide awards to all qualified applicants, applicants with the greatest need, lowest income, and a demonstrated commitment to public interest work will be accorded priority in funding. The size of the overall debt is not dispositive, however, the Committee will consider each candidate's individual circumstances.

Assets

- Net assets include equity in a house, other real estate and investment equity, cash, savings and checking accounts, stocks, bonds, and trusts, minus commercial and consumer debts. No maximum asset level exists for LRAP eligibility. An applicant's assets, however, will be considered in determining the applicant's need.

Eligible Loans

Short-term emergency loans awarded by Pitt Law are specifically excluded from calculation of the applicant's indebtedness, for purposes of this application. Any other outstanding need-based institutional loans incurred (while enrolled at Pitt Law, in undergrad and/or in a graduate program) are considered:

- Stafford unsubsidized loans borrowed to attend Pitt Law are included.

- Loans from the Law School or from an external lender are included.
- Loans to attend an institution other than Pitt Law may be included.

Leaves of Absence

A participant in the LRAP is allowed to take a leave of absence from the program for up to one year for such purposes as pregnancy, family leave, care of children, illness, disability, relocation, and other appropriate reasons as approved by the LRAP Oversight Committee. During this period the graduate is not eligible for new LRAP assistance or forgiveness of any previous loans, but repayment of LRAP loans is not necessary. If the participant does not return to the program within one year, LRAP loans become payable to the extent not forgiven.

Benefits

Participants receive assistance in the form of a loan that is forgiven a calendar year after the date on which the loan was made, as long as the participant remains in qualifying employment, Section 108(f) of the Internal Revenue Code details the requirements for tax-free forgiveness of these loans. However, **participants are urged to consult a tax advisor regarding their potential tax liability.**

LRAP participants are issued a check. LRAP pays a fixed amount towards a graduate's actual total loan payments. Participants are required to execute a promissory note to the school in the amount of the award payment.

Changes in Graduate's Financial Condition

Participants are eligible based upon participant annual AGI and monthly loan obligations on eligible loans. If either of these figures changes, LRAP eligibility can be affected. Any changes in income or loan payments must be communicated to the Committee immediately or risk suspension from LRAP.

Termination of Participants for Cause

If, upon verification, the Committee determines that a participant has not used the LRAP proceeds for payment of educational loans, the Committee will terminate the recipient's participation in LRAP and will seek repayment of any award amounts already loaned.

Application Procedure

Applications can be submitted

Via mail: Attn: LRAP, Barco Law Building • 3900 Forbes Ave • Pittsburgh, PA 15260

Via Fax: (412) 648-1318 OR via email: lawfa@pitt.edu

Applications must be supported by each of the following:

- A resume
- federal tax return of applicant and spouse or domestic partner for the prior year, including W-2 statements and all IRS schedules;
- statement describing any facts that would cause the applicant and/or spouse's or domestic partner's adjusted gross income to differ by more than ten percent (10%) from the figure shown on the most recent tax return;

- employment certification form from the applicant's employer (see attached);
- lender certification form (see attached) for each of the applicant's covered private educational loans*;
- summary of all federal student loans from www.nsls.ed.gov; and
- list of assets.

If the applicant did not and was not required to file a tax return for the prior year, s/he must attach a separate sheet with the following statement: "I hereby declare that by federal law I was not required to file, and did not file, a federal income tax return for the 20__ tax year and therefore cannot supply a copy to the Law School LRAP Oversight Committee as required." The statement must be signed and dated.

***Note: Lenders often take a long time to complete and mail the lender certification form, so applicants should mail the form to their lender as soon as possible.**

Subsequent Application Procedure

Participation in LRAP will be on a year-to-year basis only. Once a graduate is awarded a forgivable loan, it is his/her responsibility to reapply the following year for continued assistance. If a graduate's annual income rises to more than 400% of the Federal Poverty Guidelines after the first year of participation, the participant will be ineligible for a subsequent award.

Disclaimer

By implementing this program, Pitt Law makes no guarantees as to the future funding or permanent existence of this program. The Law School reserves the right to terminate or modify the program or any of its provisions at any time. Benefits will be paid only to the extent that funds are available and the program continues to exist.



LOAN REPAYMENT ASSISTANCE PROGRAM
Deadline December 31st

SECTION 1: APPLICANT INFORMATION

Last Name: _____ First Name: _____ MI _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone #: _____ Email: _____

Last 4 digits of SS# _____ Law School Graduation Date: _____

Spouse/Domestic Partner's (DP) Name:

Dependent Children's Name: _____ Age: _____

Dependent Children's Name: _____ Age: _____

Dependent Children's Name: _____ Age: _____

SECTION 2: APPLICANT EMPLOYMENT DATA

Name of Employer:

Address:

City: _____ State: _____ Zip: _____

Telephone : _____ Starting date of employment:

Position:

Does your job require a Juris Doctor (J.D.) degree? Yes No

Current Annual Gross Income:

If you have more than one employer, please attach a separate sheet with information regarding the additional employer.

SECTION 3: SPOUSE/DOMESTIC PARTNER EMPLOYMENT DATA

NOTE: It is anticipated that the spouse or DP of an applicant will be employed full-time. If your spouse or DP is not employed, employed on a part-time basis, or expects to take a leave of absence, please explain the circumstances and provide any supporting documentation.

Name of Employer: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone : _____ Starting date of employment: _____

Position: _____

Current Annual Gross Income: _____

If your spouse/DP has more than one employer, please attach a separate sheet with information regarding the additional employer.

SECTION 4: INCOME INFORMATION

Income	Applicant	Spouse/DP
Date of Hire:		
Income from previous year:		
Total wages, salary, commissions, and fees from all employment from 20__ federal income tax return	\$	\$
All other taxed and untaxed income, i.e., alimony, capital gains, child support, etc. (please list below)	\$	\$
Projected Income for current year:		
Total wages, salary, commissions, and fees from all employment	\$	\$
All other taxed and untaxed income, i.e., alimony, capital gains, child support, etc. (please list below)	\$	\$

Assets	Amount	Owner
Amount of cash or savings	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
Current market value of home	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
Balance of mortgage or other home loan (renters enter \$0)	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
Other investments and real estate (include any stocks you own)	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
Amount Owed:	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP

SECTION 5: INDEBTEDNESS INFORMATION

Provide information and appropriate documentation regarding you or your spouse/domestic partner's commercial or consumer debts (other than mortgage debt). **Do not include educational loans.**

Name of Lender	Principle Due	Monthly Payment	Owner
	\$	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
	\$	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
	\$	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
	\$	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP
Total	\$	\$	<input type="checkbox"/> Joint <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse/DP

SECTION 6: MONTHLY EXPENSE INFORMATION

Source	Amount
Rent (or mortgage)	\$
Utilities	\$
Food	\$
Clothing	\$
Transportation	\$
Medical/Dental Expenses	\$
Miscellaneous	\$
Childcare **	\$
Spouse/DP Loan Payments *	\$
Other: ** _____	\$

* Please attach documentation for these costs to your application.

** Please indicate any other additional expense not listed and provide documentation.

SECTION 7: SUMMARY OF EDUCATIONAL DEBT

Provide all educational debt from all sources. Please attach current documentation of all educational debt. For federal student loans, provide a summary list of loans from your account on www.nslds.ed.gov. For private or alternative loans, please have the lender complete the Lender Certification form found in this application packet.

Loan Type: Stafford, Grad PLUS, Consolidated, Perkins, Private, etc.

Lender: Name of the lender you are repaying

Original Debt: Principal amount of the loan originally borrowed

Current Balance: Total amount still owed, including accrued interest

Repayment Status: F=Forbearance (not making payments but interest is accruing), D=Deferment (not making payments and interest is NOT accruing), R=Repayment

Payment Amount: Amount of monthly payment. If loan in deferment or forbearance this amount should be zero.

Payment Term: Indicate the term of your loan repayment, i.e. 10 years, 25 years, 30 years, IBR

Undergraduate:

Loan Type	Lender	Original Debt	Current Balance	Repayment Status	Payment Amount	Payment Term
Total						

Graduate:

Loan Type	Lender	Original Debt	Current Balance	Repayment Status	Payment Amount	Payment Term
Total						

Law School:

Loan Type	Lender	Original Debt	Current Balance	Repayment Status	Payment Amount	Payment Term
Total						

Total monthly educational loan payment: \$ _____

Total net monthly income from all sources: \$ _____

Are you receiving assistance with your educational loan payment? Yes No

If yes, please indicate source of assistance: _____

SECTION 8: CERTIFICATION

I (We) certify that all information provided above is true and accurate as of this date. I (We) agree to notify the Dean of the University of Pittsburgh School of Law of any changes in employment status, address, marital or domestic status, or income and provide any additional information requested by the LRAP Committee at Pitt Law.

Applicant's Signature Date

Spouse's Signature Date

To be considered complete, your application must include:

- LRAP Application
- Employer Certification Form
- Lender Certification Form for Private or Alternative Educational Loans
- Federal Loan list from www.nsls.ed.gov
- Names and contact information for references
- Resume
- Personal Statement
- Federal Tax Returns from previous year with accompanying schedules and W-2 forms*

Future use of application data

All identifying information is removed from applications before individual applications are reviewed by the committee. Some redacted data (in particular, income to debt ratios) subsequently may be used by the Dean's office in appeals to donors. Similarly, redacted personal statements may be used in appeals.

*Income Tax Information

ATTACH A COMPLETE COPY OF YOUR TAX RETURNS AND YOUR SPOUSE OR DOMESTIC PARTNER'S TAX RETURNS, (INCLUDING IRS SCHEDULES,) OR SUBMIT AN AFFIDAVIT OF NON-FILING.



REFERENCES

Please provide the names, addresses and relationships of two persons, one a parent or other relative, who would always know your address (neither address should duplicate your permanent address):

1. _____
Name Relationship

Address City State Zip

Telephone: () _____

e-mail: _____@_____

2. _____
Name Relationship

Address City State Zip

Telephone: () _____

e-mail: _____@_____



EMPLOYER CERTIFICATION FORM

Part A: to be completed by the applicant

Name: _____ Social Security #: xxx – xx - ____ ____ ____

I authorize my employer at _____ to provide the information requested in Part B to the University of Pittsburgh School of Law.

Applicant's Signature

Date

Part B: to be completed by the employer.

Dear Sir or Madam:

The person named above has applied to a Loan Repayment Assistance Program at Pitt Law. Part of the application process requires certification from the employer of the applicant's employment status. Please complete the following information and return it to our office as soon as possible, but no later than **September 20, 2011**. If you have any questions, please do not hesitate to contact our office at

University of Pittsburgh School of Law
Office of Financial Aid
3900 Forbes Avenue
Pittsburgh, PA 15260
(412) 648-1415

Date of employment: _____

Percentage Employment (i.e., full-time, ½ time, etc.): _____

Annual Gross Salary: _____

Applicant's title or job description: _____

Authorized Signature Name (printed), Title and Date

Name of Employer _____

Address _____

Telephone _____



LENDER CERTIFICATION FORM

INSTRUCTIONS: Please complete Part A of this loan information request form and forward the form to the holder of **each** of your **private or alternative** educational loans.

Part A: To be completed by the applicant.

Name: _____

Social Security #: _____

I authorize the lender at _____
to provide the information requested in Section B to the University of Pittsburgh School of Law.

Applicant's Signature

Date

Part B: To be completed by the lender.

Dear Sir or Madam:

The individual listed above has applied for a loan repayment assistance program, which requires information regarding any loans the applicant has received from you. Please complete the required information and return it to our office at the address below as soon as possible, but no later than **December 31st**.

Thank you for your help.

Type of Loan	Amount Borrowed	Amount Outstanding	Monthly Payment	Date First Payment Due	Last Payment Received	Interest Rate

University of Pittsburgh School of Law
Office of Financial Aid
3900 Forbes Avenue
Pittsburgh, PA 15260
(412) 648-1415
Fax (412) 648-1318

PERSONAL STATEMENT

All applicants are required to submit a personal statement setting forth a statement of commitment/reasons for working in public interest/public service. Applicants are also encouraged to describe any special circumstances not apparent in the application.)