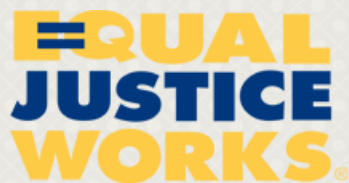


Basic Information on Loan Repayment Assistance Programs:

- For most loan assistance, help is available after graduation, for non-private loans.
- The School of Law has an annual grant program, the Downs' Loan Repayment Assistance Program; applications are due every December 31 for grants the following year.
- Through the College Cost Reduction Act:
 - There are opportunities for income based repayment, for both private sector and public interest jobs.
 - Those in public service jobs may be eligible for loan forgiveness, if certain conditions are met and after certain lengths of public service work.
 - There are specific opportunities for loan assistance for those in prosecution or public defense jobs.

Key websites:

- Equal Justice Works: <http://www.equaljusticeworks.org>
- Downs' LRAP: <http://www.law.uga.edu/downs-loan-repayment-program>
- Student Loan Ranger:
<http://www.usnews.com/education/blogs/student-loan-ranger>



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It is important to understand the basics of student loans and the major types of loans available. The types of student loans you borrow will affect your eligibility for certain borrower protections and debt relief programs such as income-driven repayment plans and Public Service Loan Forgiveness.

Student Loan Basics

- [Private Loans Versus Federal Loans](#)
- [FFEL and Federal Direct Loans](#)
- [Keep Track of Your Student Loans](#)
- [Loan Consolidation](#)

Private Loans Versus Federal Loans

Commercial or private loans are obtained through private institutions like schools, banks and state education authorities. Rates and terms can vary greatly based on the lender. It is important to note that private loans are **never** eligible for federal relief programs such as [income-driven repayment plans](#) and [Public Service Loan Forgiveness](#).

To qualify for federal relief, you need to make sure you are taking out federal loans. Federal loans include Subsidized and Unsubsidized [Stafford](#) (now referred to as Direct Subsidized and Direct Unsubsidized), [Grad PLUS](#) and [Perkins](#) Loans. [Parent PLUS](#) Loans are federal loans available for parents to borrow to help pay for their dependent child to attend school.

Federal loans also come with borrower protections, such as fixed interest rates, and deferment and forbearance in times of hardship. Commercial loans are not required to provide any of these protections and generally do not. planning and taking the right steps now to qualify for relief programs.

FFEL and Federal Direct Loans

Federal student loans (like Stafford Loans and Grad PLUS Loans) may have originated from one of two major federal student lending programs: the Federal Family Education Loan (FFEL) Program or the Federal Direct Loan Program.

Federal student loans from the FFEL Program were issued by private banks and lending institutions like Sallie Mae but are still federal student loans because they are guaranteed by the government. Although Congress discontinued the FFEL Program in 2010, you may have FFEL Loans if you borrowed before then. Federal Direct Loans are federal student loans issued directly by the U.S. Department of Education.

It is important to know what types of loans you have in order to determine what you need to do to qualify for federal programs like income-driven repayment plans and Public Service Loan Forgiveness.

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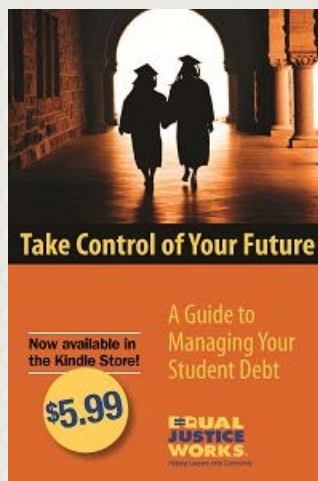
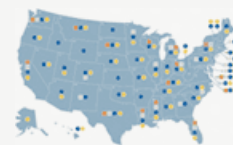
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Keep Track of Your Student Loans

Every federal loan you have borrowed, along with its repayment status, is entered into the National Student Loan Data System. To see what types of federal loans you have:

- Request a Personal Identification Number (PIN) from the Department of Education: pin.ed.gov.
- Use the PIN to look up your loans in the National Student Loan Data System: nslds.ed.gov.

If you borrowed commercial student loans, you can check their status by requesting a credit report at AnnualCreditReport.com.

Loan Consolidation

When you graduate, you may consolidate your federal student loans into a federal consolidation loan in order to repay on an extended schedule and reduce your payment amount. In the past, federal consolidation loans may have been obtained through FFEL lenders or through Federal Direct, so if you have a consolidation loan it may be from either program. Any federal consolidation loans after 2010 will be Federal Direct Consolidation Loans.

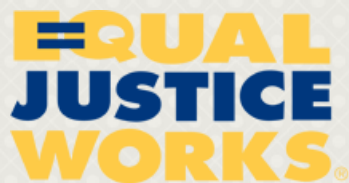
- The Federal Direct Consolidation Loan application is available at the Direct Consolidation Loan website: loanconsolidation.ed.gov.

You can transfer your FFEL Loans into the Federal Direct Loan Program by consolidating them (FFEL Consolidation Loans are no longer available). If you already have consolidated your federal student loans into a FFEL Federal Consolidation Loan, you have the right to reconsolidate into a Federal Direct Consolidation Loan in order to take advantage of Public Service Loan Forgiveness.

However, be careful to not consolidate Federal Direct Loans on which you've already made qualifying payments toward Public Service Loan Forgiveness. The Department of Education has indicated that subsequently consolidating loans on which you've made qualifying payments will reset the qualifying payment count for those loans.

To find out more about federal loans, including whether or not to consolidate Parent PLUS and Perkins Loans, sign up for a free [informational webinar](#) or get a copy of our comprehensive ebook, [Take Control of Your Future](#).





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If you plan to work in public interest, the Public Service Loan Forgiveness program is one of the most significant breakthroughs in a generation. Public Service Loan Forgiveness (PSLF) offers tax free forgiveness for your eligible Federal Direct Loans after you make 120 qualifying monthly payments while working full time in a qualifying public service position. The benefits can be considerable when combined with qualifying income-driven repayment plans such as IBR, ICR or Pay As You Earn.

The four steps to earning Public Service Loan Forgiveness

- *Step 1: Make sure you have eligible loans.*
- *Step 2: Make sure you are working full time in qualifying employment.*
- *Step 3: Make 120 qualifying payments on those eligible loans while you're in qualifying employment.*
- *Step 4: Apply for forgiveness!*

Step 1: Make sure you have eligible loans

Only payments made on Federal Direct Loans count toward the required 120 qualifying payments and only Federal Direct Loans will be forgiven. Only Federal Direct Subsidized Stafford, Unsubsidized Stafford (now referred to as Direct Subsidized and Direct Unsubsidized), Grad PLUS, Parent PLUS and Federal Direct Consolidation Loans are eligible.

This is an important step to consider whenever you are borrowing or consolidating your loans. If you want to qualify for PSLF, make sure you are borrowing federal loans and avoid private or commercial loans, which are never eligible for government forgiveness. And if you have FFEL Loans and want to make sure all your loans qualify for PSLF, consolidate your FFEL Loans into a Federal Direct Consolidation Loan. You can learn more about [eligible loans here](#).

Step 2: Make sure you are working full-time in qualifying employment

Only certain types of employment qualify:

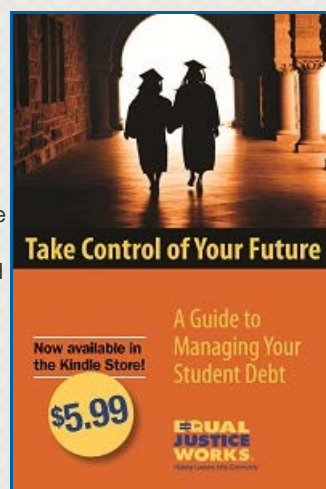
- **Federal, State, Local or Tribal Government:** you may work for any level of government: a local, State, Federal or Tribal government organization, agency or entity. You may be employed in any position, with one exception: you may not be a member of the U.S. Congress. However, you may work in Congress or for a Senator or Representative.
- **A 501(c)(3) Nonprofit:** employment at a nonprofit organization as defined under section 501(c)(3) of the Internal Revenue Code that is exempt from taxation under section 501(a) of the Internal Revenue Code is qualifying employment. While you may be employed in any position, the Department of Education has indicated that religious instruction, worship services or any form of proselytizing is not qualifying employment. If you are employed by a 501(c)(3) organization that engages in these activities, at least 30

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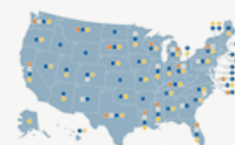
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hours or more of your time must be spent on other qualifying activities.

- **A Full-Time AmeriCorps Position:** working in a full-time position approved by the Corporation for National and Community Service under Section 123 of the National and Community Service Act of 1990 qualifies.
- **The Peace Corps:** if you are working in a full-time assignment under the Peace Corps Act, this work will count as qualifying employment.
- **A private "public service organization":** a private public service organization is a nonprofit organization (that is not organized under Section 501(c)(3)) that provides the following services: emergency management; military service; public safety; law enforcement; public interest law services; early childhood education (including licensed or regulated health care, Head Start, and State funded pre-kindergarten); public service for individuals with disabilities and the elderly; public health (including nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health care support occupations, as such terms are defined by the Bureau of Labor Statistics); public education; public library services; school library or other school-based services.

You must also be working full-time, which is defined as working in qualifying employment in one or more jobs for the greater of:

- An annual average of at least 30 hours per week (you may combine one or more part-time jobs to reach the required average of 30 hours per week, but each of your employers must qualify);
- For a contractual or employment period of at least 8 months (if, for example you are a teacher), an average of 30 hours per week;
- Or, unless the qualifying employment is with two or more employers, the number of hours the employer considers full-time.

Step 3: Make 120 qualifying monthly payments on those eligible loans while you're in qualifying employment

Each one of your 120 monthly payments must be made separately, on time, and for the full amount due. In addition, you must be in one of these qualifying repayment plans:

- A Standard Repayment Plan based on a 10-year repayment schedule;
- A repayment plan in which you make monthly payments that are at least as much as the monthly amount required under Standard Repayment over a 10-year repayment period;
- **Income-Contingent Repayment (ICR);**
- **Income-Based Repayment (IBR);**
- **Pay As You Earn**

IBR, ICR or Pay As You Earn will be the preferred repayment plans for most borrowers earning PSLF because they will help ensure your monthly payments are affordable and that you receive the full forgiveness you have earned in return for your public service. You can learn more about these [income-driven repayment plans here](#).

Step 4: Apply for forgiveness!

After you make your 120th qualifying payment, you will need to submit the PSLF application to receive loan forgiveness. The application is under development and will be available before October 2017, which is the earliest that borrowers will begin to be eligible to apply for forgiveness. **You must be working for a qualifying public service organization at the time you submit the application for forgiveness and at the time the remaining balance on your loan is forgiven.**

In the meantime, you should *keep track of your employment!*

You will have to show the Department of Education that you have been working in qualifying employment. Therefore, it is important that you keep copies of your W-2s, pay stubs and any other documents you may have that will show your employment history.

In addition to keeping this documentation, you should submit regularly the Employment Certification for Public Service Loan Forgiveness form created by the Department of Education to assist you in tracking your periods of qualifying employment and your qualifying payments. It also will provide you with some certainty that your employment qualifies.

- [Dear Borrower Letter](#)


- [Instructions for Completing Employment Certification for Public Service Loan Forgiveness](#)
- [Employment Certification for Public Service Loan Forgiveness](#)






After you submit the form, you will be notified whether your employment qualifies, the total number of qualifying payments you have made and how many payments still need to be made before you qualify and can apply for Public Service Loan Forgiveness. While use of the form is not required, it is the only way the Department of Education's loan servicer will keep track of your progress toward meeting the PSLF eligibility requirements. We suggest you submit the form annually. You also may use the form to cover more than one employer.

Learn More

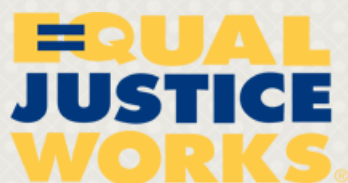
You have to meet all of these very specific requirements in order to earn forgiveness. If you have questions, be sure to sign up for a free [informational webinar](#) or get a copy of our comprehensive ebook, [Take Control of Your Future](#).

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Income-driven repayment plans help by lowering monthly payment amounts. These programs also provide forgiveness for borrowers still repaying their loans after 20 or 25 years (depending on the plan) regardless of their chosen profession. They are the preferred repayment plans for most borrowers working towards Public Service Loan Forgiveness, because they help ensure their monthly payments are affordable and that they receive the full forgiveness they have earned in return for their public service.

Income-Based Repayment

Income-Based Repayment (IBR) can significantly reduce the monthly payments of high debt/low income borrowers who have a "partial financial hardship." Borrowers have a partial financial hardship if their annual educational debt payments exceed 15 percent of their discretionary income (defined as adjusted gross income minus 150 percent of the federal poverty level for a family the borrower's size).

Annual student debt payments under IBR are capped at 15 percent of a borrower's discretionary income and, if a borrower is still repaying after 25 years, the government will forgive the amount left on these loans. This forgiveness is currently taxable.

IBR is available for [FFEL](#) and [Federal Direct Loans](#).

Pay As You Earn

In 2011, President Obama proposed an initiative known as "Pay As You Earn" to establish a 10 percent payment cap and 20-year taxable forgiveness for new borrowers beginning in 2012. The plan became available on December 21, 2012.

There are two requirements that borrowers must meet to be eligible for these enhanced provisions: 1) Borrowers must have taken out loans after a certain date; and 2) Borrowers must demonstrate a "partial financial hardship."

Only borrowers who take out loans after a certain date – so called "new borrowers" – are eligible for the plan. This requirement has two prongs:

- First, you must borrow your first federal loan on or after Oct. 1, 2007. If you had federal loans from before Oct. 1, 2007, you can still meet this test if you completely repaid those loans before taking out another loan on or after Oct. 1, 2007.
- Second, you must receive a new loan, receive a disbursement on an existing loan, or consolidate your loans on or after Oct. 1, 2011.

As a result, many borrowers with loans from 2007 and earlier, many students who graduated in 2011 or earlier and many borrowers already in repayment will not be able to benefit from these changes. However, if you do not meet both these requirements, you still may be eligible for IBR or ICR.

The second requirement is that eligible borrowers must have a partial financial hardship (similar to IBR) to be

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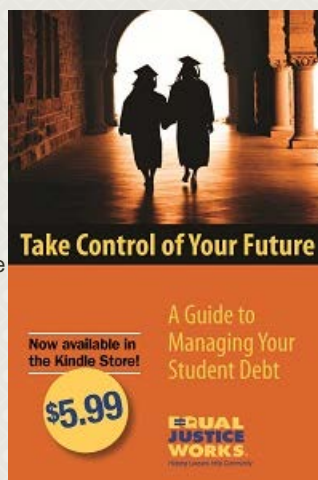
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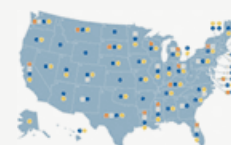
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able to enroll in Pay As You Earn. If the annual amount due on your outstanding Federal Direct and FFEL Loans under a standard 10-year repayment plan would exceed 10 percent of your “discretionary income,” you meet this threshold.

Only [Federal Direct Loans](#) are eligible for Pay as You Earn, so you will need to consolidate any FFEL Loans into Federal Direct if you wish to take advantage of this plan.

Income-Contingent Repayment

Income-Contingent Repayment (ICR) calculates your monthly payments on the basis of your adjusted gross income (plus your spouse's income if you're married and file your taxes jointly), family size, and the total amount of your Direct Loans. You may pay up to 20 percent of your income in ICR and it provides for taxable forgiveness after 25 years.

There is no partial financial hardship threshold you must meet before enrolling in ICR. For this reason, even if you don't qualify for IBR or PAYE, you still may benefit from ICR.

Only [Federal Direct Loans](#) are eligible for Income-Contingent Repayment. If you have [FFEL Loans](#), you will need to convert these to Federal Direct if you wish to enroll them in ICR.

Enrolling in an Income-Driven Repayment Plan

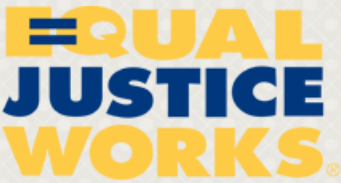
If you are entering repayment, select the repayment plan you prefer on the Department of Education's IBR/Pay As You Earn/ICR Request form. If you are unsure of your eligibility for – or if you simply want to enroll in the income-driven plan (for which you are eligible) that will provide you with the lowest monthly payment – you can check the box in Section 2 of the form requesting to be placed in the plan with the lowest monthly payment amount.

If you already are in repayment, contact your servicer and request to switch into the plan.

Federal Direct Loan borrowers, and some FFEL borrowers, may apply in one step at [studentloans.gov](#) either when entering repayment or switching plans.

Learn More

There's much more to know about income-driven repayment plans and how they work, including what to do if you're married and important financial considerations like interest accumulation and capitalization. Be sure to sign up for a free [informational webinar](#) or get a copy of our ebook, [Take Control of Your Future](#), to get the details!



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Loan Repayment Assistance Programs are available from a variety of sources, often from schools, employers, states and the federal government. These programs can help you make payments on your educational loans.

Loan Repayment Assistance Programs (LRAPs) are a powerful tool to help you manage repayment of your educational debt.

How do they work?

LRAPs differ from repayment plans, like Income-Based Repayment, and loan forgiveness programs, like PSLF. Rather than lowering your payment amount or providing forgiveness of your educational loans in the future, LRAPs provide funds now to make those monthly payments on your loans.

They may help provide you much needed funds to help pay down any private educational loans (private loans are never eligible for federal relief programs).

It also may be possible to use LRAPs in conjunction with some federal relief programs.

For example: You may be working in qualifying employment for Public Service Loan Forgiveness and enrolled in IBR to receive lowered income-based payments on your Federal Direct Loans. If you qualify for an LRAP, you may be able to use these funds to make those lowered income-based monthly payments until you make 120 of them and the government grants you PSLF!

Where can I find an LRAP?

LRAPs are often available from schools, employers, states and the federal government. Use the menu options on the right to learn about school and employer-based and state and federal LRAPs. Ask if you have an LRAP available to you!

- Learn more about the Federal [John R. Justice Student Loan Repayment Program](#) available to state and federal public defenders and state prosecutors.

What does your LRAP look like? Important questions to ask about any LRAP

What does your LRAP look like? Is there a service requirement? How long can you participate? Equal Justice Works has compiled some basic questions to ask about any LRAP.

- [Important Questions to Ask About Any LRAP.](#)

There's much more to know about LRAPs. Get a copy of our ebook, [Take Control of Your Future](#), to get the details on how these programs work and how you can benefit from them.

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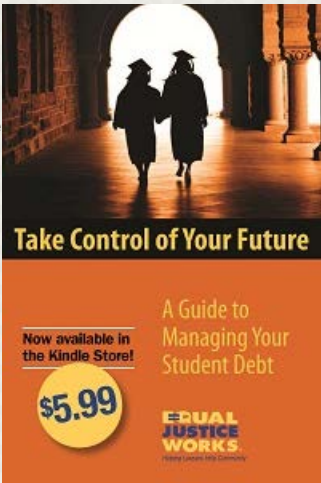
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Downs' Loan Repayment Program

The Ideal of Public Service and The Reality of Bills to Pay
"To make the world a better place." That noble ambition attracts many new students each year to the University of Georgia School of Law.
But going to law school can be an expensive proposition. Graduates who would like very much to spend a few years, or a lifetime, in the field of public interest law sometimes must postpone or abandon the dream, taking higher paying jobs in the private sector to make enough money to repay law school loans.
The Law School's Downs' Loan Repayment Assistance Program (LRAP) is an economic helping hand that can make possible a more rewarding life in the law.
Through LRAP Annual Grants, the program provides graduates employed in the field of public interest law with funds to help repay loans for legal education.
[Make a donation to the Downs' Loan Repayment Assistance Program. Be sure to designate your gift for "Downs' LRAP Fund."](#)

[LRAP FAQs](#)[LRAP Application for 2014 Grants](#)[LRAP Charter](#)

LRAP QUESTIONS AND ANSWERS
Q. Does the job I'll be doing count as employment in the field of public interest law?
A. If you'll be doing legal work, if the job requires the *Juris Doctor* degree, and if your employer is a qualifying organization, then you should apply. Summer employment during law school does not count. Further details are available in the LRAP Charter.
Q. Are LRAP Annual Grants available to repay loans for undergraduate school?
A. Not exactly. To be eligible for an LRAP Annual Grant, you must have "qualified debt," defined as "debt incurred to pay the expenses of legal education and owed to an institution or governmental lender." But in awarding LRAP Annual Grants, the Student Affairs Committee will take into account a number of factors, including any outstanding undergraduate loans.
Q. Suppose I want to move out of the field of public interest law after a year or two. What happens to the grant?
A. You must agree to remain employed in the field of public interest law for two years for an initial grant and for one year for any subsequent grant. If you don't follow through, you may be required to repay some or all of the grant funds.
Q. Does it matter how much income I'll have from my job and other sources?
A. Yes. All sources of income are taken into account and evaluated along with debt burden in making award determinations.
Q. Am I guaranteed an LRAP Annual Grant if I meet all of the qualifications?
A. No. Because funds for the program are limited, the Student Affairs Committee will have to decide among many deserving applicants.
Q. If I am awarded an initial LRAP Annual Grant, am I guaranteed subsequent grants?
A. No. You can count on funding only for the year of the grant, even if the grant is an initial grant and you have promised to continue working in the field of public interest law for an additional year. But the Student Affairs Committee may count your status as an existing recipient strongly in your favor.
Q. How much?
A. The amount of any LRAP Annual Grant will vary depending on such factors as the funds available to the Student Affairs Committee.
Q. How do I apply for an LRAP Annual Grant?
A. Application forms and LRAP Charters are available from the Student Professional Development Office. Read the LRAP Charter, then complete the application form and return the completed form to the Student Professional Development Office. The deadline for submitting completed applications is midnight on **December 31, 2013**. The Student Affairs Committee plans to award one or more annual grants by spring of 2014.
The Downs' Loan Repayment Assistance Program is administered by the Office of Student Professional Development in conjunction with the law school's Student Affairs Committee.
For addition information, contact [Beth Shackleford](#), Director of the Office of Student Professional Development, or call (706)542-5156.

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http://www.law.uga.edu/downs-loan-repayment-program[9/4/2013 4:03:08 PM]

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Downs' Loan Repayment Assistance Program Charter

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Section 1. Statement of Purpose

The purpose of the Loan Repayment Assistance Program (LRAP) of the University of Georgia School of Law (Law School) shall be to provide LRAP Annual Grants to graduates of the Law School who obtain employment in the field of public interest law and who need assistance in repaying loans for legal education.

Section 2. LRAP Annual Grants

(a) A person is eligible to be considered for an LRAP Annual Grant if the person

(1) is a member of the student body of the Law School or is a graduate of the Law School, and

(2) files an [application for the grant](#) with the LRAP Committee, and

(3) agrees to remain continuously employed in the field of public interest law for two years after the effective date of an initial grant and for one year after the effective date of any subsequent grant, and

(4) will be responsible for the full or partial repayment of qualified debt during the grant year, and

(5) will not have income during the grant year that exceeds the maximum qualifying income established by the LRAP Committee.

(b) A person is employed in the field of public interest law within the meaning of this charter if the employment requires a Juris Doctor degree and the person is employed to do legal work by (1) an organization described in subsection 501(c)(3) or 501(c)(4) of the Internal Revenue Code, (2) a local, state or federal government entity, including the military, or (3) a private practice where the practice is limited (or substantially limited) to clients comparable to those served by government supported and non-profit legal services organizations. The Law School will determine whether or not a particular job meets these qualifications. A judicial clerkship is not employment in the field of public interest law.

(c) Debt is "qualified debt" within the meaning of this charter if it is debt incurred to pay the expenses of legal education and owed to an institutional or governmental lender. Private debt owed to a family member or friend outside the framework of a regular lending program is not qualified debt.

(d) As used in subsection (a)(5) of this section, "income" means gross income; provided, however, that if a person is married, the person's income is the greater of (1) the gross income attributable to the person or (2) one-half of the total gross income of the person and the person's spouse.

(e) No LRAP Annual Grant shall be used for any purpose other than to repay qualified debt.

(f) No LRAP Annual Grant shall exceed one year. A past or current recipient of an LRAP Annual Grant may apply for another grant. The LRAP Committee may indulge a strong presumption that a current recipient of an LRAP Annual Grant should be awarded a second or subsequent grant.

(g) The fact that an applicant's employer operates a loan repayment assistance program shall not make the applicant ineligible for consideration for an LRAP Annual Grant, but the LRAP Committee may adjust the amount of an LRAP Annual Grant to harmonize the law school's program with the employer's program.

(h) In deciding whether to award an LRAP Annual Grant or the amount of an LRAP Annual Grant, the LRAP Committee may consider any factor that the LRAP Committee considers relevant, including but not limited to:

(1) the amount of the applicant's qualified debt;

(2) the amount of the applicant's other debt;

(3) the amount of debt owed within the applicant's household;

(4) the amount of the applicant's income;

(5) the amount of income received within the applicant's household;

(6) the applicant's assets;

(7) household assets;

(8) household dependents;

(9) the nature of the applicant's employment;

(10) the connection between the applicant's long-term goals and the field of public interest law;

(11) the applicant's prior commitment to public service;

(12) the applicant's academic performance; and

(13) the applicant's potential for future compensation, including the likelihood that the applicant will move quickly to much higher paying employment.

Section 3. Changed Circumstances and New Information

(a) An applicant for an LRAP Annual Grant shall file an amended application with the LRAP Committee whenever necessary to ensure that the application is accurate. An application that was accurate when filed nevertheless is inaccurate if it fails to reflect materially changed circumstances or material new information.

(b) A recipient of an LRAP Annual Grant shall notify the LRAP Committee of changed circumstances or new information that a reasonable person would take into account in deciding whether to alter or revoke an LRAP Annual Grant.

Section 4. Repayment

- (a) If a recipient of an LRAP Annual Grant fails to remain employed in the field of public interest law continuously for two years after the effective date of an initial grant, the recipient shall repay all grant funds, including funds received under the initial grant.
- (b) If a recipient of an LRAP Annual Grant, having been employed continuously in the field of public interest law for two years after the effective date of an initial grant, fails to remain employed in the field of public interest law for one year after the effective date of a third or subsequent grant, the recipient shall repay all funds received under the current grant, but shall not be responsible for the repayment of funds received under previous grants.
- (c) A recipient of an LRAP Annual Grant shall repay any grant funds received because of the recipient's failure to comply with section 3 of this charter.
- (d) A recipient of an LRAP Annual Grant shall repay any grant funds used for a purpose other than to repay qualified debt.
- (e) A recipient of an LRAP Annual Grant shall repay any grant funds that must be repaid under rules promulgated by the LRAP Committee or under the terms of the particular grant.

Section 5. Leave

- (a) A grant recipient may take a temporary leave from employment in the field of public interest law without violating the eligibility requirement of continuous employment in the field of public interest law.
- (b) A grant recipient who takes a temporary leave from employment in the field of public interest law shall notify the LRAP Committee in advance, shall not be eligible for grant payments for the period of the leave, and shall repay any grant amounts received for the period of the leave.

Section 6. LRAP Committee

- (a) The LRAP shall be administered by an LRAP Committee. The LRAP Committee shall consist of three persons appointed annually by the Dean of the Law School and two students appointed annually by the President of the Student Bar Association of the Law School. The Dean shall designate one member of the LRAP Committee as its Chair, and in any event the Chair of the Committee shall be a member of the faculty or of the senior administrative staff of the Law School.
- (b) Except as provided in subsection (d) of this section, the LRAP Committee shall have the absolute discretion to determine
 - (1) whether to award LRAP Annual Grants in a particular year, and
 - (2) how many LRAP Annual Grants to award in a particular year, and
 - (3) whether to award an LRAP Annual Grant to an applicant, and
 - (4) the amount of any LRAP Annual Grant, and
 - (5) the method or methods of payment of any LRAP Annual Grant, and
 - (6) whether to alter or terminate an LRAP Annual Grant.
- (c) The LRAP Committee shall have the authority by majority vote to make substantive and procedural rules and to amend this charter.
- (d) Actions of the LRAP Committee, including actions taken under subsection (b) of this section, rules promulgated by the LRAP Committee, and charter amendments approved by the LRAP Committee, shall be subject to review by the Dean of the Law School.

Section 7. Disclaimer

An LRAP Annual Grant creates no property interest in its recipient or in any other person. The LRAP Committee or the Law School may alter or terminate an LRAP Annual Grant at any time. Nothing in this charter, no rule or action of the LRAP Committee or the Law School, and no oral or written statement by any person shall obligate the LRAP Committee, the Law School, or any person to make, pay on, continue, or renew any LRAP Annual Grant. Moreover, nothing in this charter, no rule or action of the LRAP Committee or the Law School, and no oral or written statement by any person shall provide any basis for a claim of any kind against the LRAP Committee, the Law School, or any person for breach of contract, promissory estoppel, violation of property or procedural rights, or otherwise.

