

**Report on the Boston College Law School
Loan Repayment Assistance Program**

**LSA/PILF Committee for the Loan Repayment Assistance Program
Boston College Law School
Spring 2004**

Introductory Note from the Committee

Since 1988, one of the most significant vehicles through which Boston College Law School has channeled its Jesuit mission for service has been the William F. Willier Loan Repayment Assistance Program (LRAP). The program aims to help lessen the financial burden of educational loans for those graduates of the law school who enter public interest careers. Now more than ever, a strong and vibrant LRAP is needed to provide the promise of sufficient financial assistance such that any student who desires to follow a public interest career calling will be able to overcome a significant portion of the financial obstacles posed by student loan debt.

In October 2003, the Law Student Association (LSA) established the Committee on the Loan Repayment Assistance Program and charged it with (1) educating current BC law students about the current LRAP, (2) researching LRAP programs at other schools to see how BC's program compares nationally, and (3) generating a set of recommendations to improve BC's LRAP system.

Over the past several months, nine students worked together to research and analyze the current BC LRAP system and to find ways to provide greater student debt assistance to more alumni in public interest careers. This report is the product of our labors. Working through the LSA and PILF, we hope that the report will assist in building a broader, more sustainable LRAP. Our ultimate goal is a program that helps meet the increasing financial need posed by student loan debt for those graduates who enter public interest careers.

The committee would like to thank those members of the faculty, staff, and alumni who assisted in this project. Several people deserve individual recognition for their help: Dean John Garvey, Associate Director of Public Interest Careers Freda Fishman, Director of Institutional Advancement Al Blum, Associate Dean Norah Wylie, Associate Dean Henry Clay, Assistant Dean Elizabeth Rosselot, Director of Career Services and Chair of the BC Law School Scholarship Committee Maris Abbene, Professor Judith McMorrow, Professor Sharon Beckman, Professor Judith Tracy, Assistant Director of Admissions and Financial Aid Rita Jones, and Research Librarian Joan Shear. We would also like to thank those students—former and current—who took the time to express their opinions and share their suggestions.

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**SECTION ONE: THE CURRENT STATUS OF THE BOSTON COLLEGE LAW SCHOOL
LOAN REPAYMENT ASSISTANCE PROGRAM**

A. What is a Loan Repayment Assistance Program (LRAP) and why do we need one?

Quality legal assistance is increasingly becoming inaccessible for many people in this country, especially the poor. Despite this stark reality, few law school graduates can afford to go into public service after law school due to extraordinary loan indebtedness. The current BC Law graduate carries an average of \$76,800 in law school loans.¹ A Loan Repayment Assistance Program (LRAP) can assist law school graduates who enter low-paying public interest careers by providing financial assistance for educational loan payments during the first years after graduation. Many law schools, including Boston College, maintain an LRAP that pays a portion of the annual the loan burden for those students in public interest positions.

1. Overview of Boston College’s commitment to public interest

Public service has always been central to the Jesuit tradition of Boston College Law School. Social justice is explicitly articulated as an essential element of the mission of Boston College as a university. Indeed, Boston College Law School was recently ranked by *National Jurist Magazine* as having one of the top 20 public interest law programs in the country.² Although Boston College Law School’s philosophical commitment to public interest remains strong, its institutional commitment must live up to the Jesuit mission by making public interest careers a viable option for law school graduates. For Boston College Law School, a strong LRAP is an opportunity to ensure a diversity of career pursuits from its graduates and a continued position as a superior public interest law school.

2. Why Boston College Law School needs to improve the existing program

The connection between the Jesuit mission and Boston College Law School’s commitment to a strong public interest program is apparent. Strengthening programs that promote public interest career choices, including the existing Loan Repayment Assistance Program, would assure our place among the nation’s leaders in public interest law, and would help further the practice of law undertaken in “service of others.” Boston College Law School has an opportunity to enhance its institutional support for those students who commit to careers in public service.

A strengthened funding system of BC Law’s Loan Repayment Assistance Program will allow us to be competitive with other law schools—both in rankings of public interest law schools and in overall rankings—and to achieve our goals of career diversity and

¹ When combined with undergraduate debt, the average BC Law graduate carries a total of \$85,000 in student loan debt.

² <http://www.bc.edu/schools/law/services/career/public/profiles/>

commitment to public interest. Strengthening is necessary because the existing program funding appears to be unstable. The potential and existing challenges to sustained funding are detailed below in Subsection B.

Choosing to work in the public interest sector is increasingly financially difficult for students graduating from Boston College Law School. With the rising costs of legal education, students, mindful of their loan obligations, must make considerable sacrifices in order to accept the lower salaries offered to government and non-profit lawyers. A successful Loan Repayment Assistance Program would ensure that graduates who feel a calling to less lucrative public interest work are financially able to enter that field. Thus, LRAP is a way for Boston College Law School graduates to serve the core values of the university and its Jesuit mission by giving back to the community through public service.

Additionally, by improving the LRAP and ensuring its continued financial viability, Boston College Law School will be able to enhance its national reputation as a law school committed to the intellectual and practical work of advancing social justice.

B. Details of the Boston College LRAP Program

1. The average Boston College student upon graduation

The annual tuition plus associated fees to attend Boston College Law School in 2003-2004 is \$29,796. In 2004-2005, it will increase 6.1% to over \$31,000. Living expenses while in law school are estimated at \$16,866. The average student graduating from Boston College Law School has a law school debt of \$76,800, as measured in 2003, not including any residual undergraduate debt.³ This number is likely to increase in future years. With an enormous amount of debt, the average Boston College lawyer will pay over \$1,070 in monthly loan payments. The average monthly debt payment has almost doubled in the past 10 years.⁴

Although average starting salaries in the past ten years have dramatically increased in the private sector (large-sized law firm average: \$85,000-\$125,000; medium-sized law firm average \$70,000-\$77,000), they have not risen significantly in the public sector. Students accepting positions with public interest organizations and government agencies will earn, on average, between \$32,000 and \$45,000. For these students, loan payments of over \$1,000 per month are likely to represent a significant portion of their expendable income.

³ Boston College Law School Office of Financial Aid, January 2004. As noted on page 4, the average total student loan burden of BC Law School graduates is \$85,000.

⁴ Addendum C, Law Graduates' Indebtedness Chart: from the Report of the Scholarship Committee Financial Aid/LRAP Working Group of the Strategic Planning Committee, February 2003

2. Boston College's Loan Repayment Assistance Program⁵

Boston College's Loan Repayment Assistance Program—the “William F. Willier Loan Repayment Assistance Program,” was established in 1988 and named after a former Professor at the Law School. The Willier Award supports recent Boston College Law School graduates in law-related public interest careers by assisting eligible applicants in the repayment of their educational debt through loans that are subject to cancellation if qualifying conditions are met. The awards are renewable annually and recipients are determined by the Dean-appointed Scholarship Committee.

The Committee determines the award recipients and the amount of each award on an annual basis. These determinations are based on available funds, the number of qualified applicants, type of employment pursued, and the applicant's financial information. Since the goal is to support a variety of careers in public interest, Willier awards vary in amount each year, in order to assist as many candidates as possible. In recent years, annual awards ranged from \$500 to \$7,125, with an average of \$3500 in 2003. The goal of the program has been to fund 60% of a candidate's annual consolidated educational debt repayment.⁶

In addition to LRAP, Boston College Law School also offers a variety of other funding programs for law students who wish to work in the public interest/public sector. The Drinan Family Fund in Support of Public Interest Law is an award of \$10,000 given to a third year student pursuing a career in public interest law with a particular interest in child advocacy, landlord/tenant issues, criminal defense or criminal prosecution. The award is renewable for an additional year. The Champy Fellowship Fund also provides an \$9,000 scholarship for the third year of law school to a student who has demonstrated a commitment to pursuing a public interest career. Students apply in their second year. The Edward T. Bigham III scholarship provides a third year student who intends to pursue a career as a district attorney with a \$4,000 scholarship. In addition, the David H. and Mary Murphy Posner, Robert S. Pitcoff and Keefe family scholarships each provide \$4,500 scholarships to third-year students pursuing careers in the public sector.⁷

In 2000, the types of public interest law performed by people who received LRAP funds at Boston College Law School varied from work with the Committee for Public Counsel Services to the Federal Labor Relations Board. Eleven graduates worked for legal service organizations and six graduates for District Attorney offices.⁸

⁵ Much of this information is also available on BC Law's website:

<http://www.bc.edu/schools/law/services/career/public/lra/>

⁶ <http://www.bc.edu/schools/law/services/career/public/lra/>. The committee notes that despite this laudatory goal, in recent years LRAP awards have only met this goal once (2001). In six of the past seven years, awards have been less than 50%, with three years falling under 30% of the average total debt burden. See chart page 8.

⁷ <http://www.bc.edu/schools/law/services/career/public/publicinterest/>

⁸ BC Press release: <http://www.bc.edu/schools/law/newsevents/2001-archive/020701/>

3. Eligibility

In order to be considered for the Willier award, first-time applicants must have graduated from Boston College Law School within the past five years and be employed on a full-time basis in a public interest job earning \$47,500 or less. Applicants remain eligible in subsequent years until their earnings reach \$55,000. Part-time employment will be considered on a pro rated basis, if funds allow.⁹ Income is adjusted for spousal income and debt, domestic partner's income, dependents, other earnings, assets, medical expenses, child care expenses and other considerations.¹⁰ Boston College's current Loan Repayment Assistance Program does not permit any leaves of absence, or for unexpected interruptions in employment due to child care or illness.¹¹

Applicants' employment must be "law-related." Three broad categories of employment are acceptable and applicants are considered in the following descending order of priority:

- (1) Employment with organizations that provide direct legal services to clients who are indigent and/or members of traditionally underrepresented groups. These organizations may be private, non-profit entities or government entities.
 - Examples of such organizations include, but are not limited to, legal services corporations and public defenders' offices.
- (2) Employment with private, non-profit employers. Such employers include, but are not limited to, private organizations with a "501(c)(3)" or "501(c)(4)" tax exempt status.
 - Examples of such organizations include the American Civil Liberties Union and the Sierra Club Legal Defense Fund. Academic positions do not qualify.
- (3) Employment with state, municipal or federal government agencies.
 - Examples of agencies that qualify as public interest employment include, but are not limited to, district attorney offices and attorney general offices. Judicial clerkships do not qualify.

4. Funding

a. Sources of LRAP Funds

The William F. Willier Loan Repayment Assistance Program is currently funded through two endowed funds (the Syack Fund and the Dooley Fund), one restricted fund (the Willier Fund), an annual contribution from the Publication Trust, and alumni donations.

⁹ <http://www.bc.edu/schools/law/services/career/public/lra/>

¹⁰ Law School Loan Repayment Assistance Programs, 2000 Survey; Completed by Rita C. Jones, Associate Director of Admissions and Financial Aid at Boston College Law School.

¹¹ Id.

Approximately half of the funding comes from earnings from the endowments.¹² In future years, class gifts from the Classes of 2001, 2002 and 2004 will provide additional sources of LRAP revenue.

The current funding scheme faces significant challenges. It appears that the Willier Fund is almost depleted.¹³ It has been suggested that there is only money in the fund for one more year of grants.¹⁴ Furthermore, the Dooley Endowment Fund is currently classified by the university as “under water.”¹⁵ These funding problems indicate that the money available for the loan repayment assistance program will be significantly lower next year and in years to come. In addition, despite the fact that three graduating classes have pledged \$100,000 each to the program, donations are made over a five year period. Before a fund can begin to pay into the pool of LRAP funds, it must contain \$100,000 in capital. Although each class has pledged \$100,000, it will be a number of years before those funds are large enough to start generating income.¹⁶

Currently there are no specific additional fundraising efforts directed specifically to loan repayment assistance. Moreover, any increase in the number of eligible applicants will likely affect the ability of the program to provide debt relief funding at its goal of 60% of total educational debt.

b. Disbursement of funds

The amount of LRAP funds disbursed each year varies depending on the number of qualified applicants. In recent years, the average annual award has been around \$3500, and individual awards have ranged from \$500 to \$7,125 over the last eight years. The award is in the form of a loan that is subject to cancellation at the end of the calendar year if qualifying conditions are met.

Despite LRAP’s goal of funding 60% of a candidate's annual consolidated educational debt repayment, the current program has been unable to achieve this goal in six of the past seven years. Below is a chart showing the average percentage of debt repayment provided by the funds of the Willier award:

¹² Id.

¹³ Report from the Scholarship Committee’s Financial Aid/LRAP Working Group, February 2003

¹⁴ Id.

¹⁵ Id. A fund is “under water” if the market value of the amount held is less or within 10% of the value of the total amount of the funds contributed to the account.

¹⁶ Dean Garvey has graciously volunteered to match each \$10,000 of pledges from the class of 2004 with \$2,000 from the Dean’s Fund, accelerating the moment when the fund will be able to pay into the LRAP award pool.

YEAR	PERCENTAGE OF RECIPIENT'S ANNUAL DEBT PAID
2003	48.5%
2002	43.8%
2001	60.0%
2000	46.8%
1999	34.9%
1998	32.7%
1997	35.1%

Not surprisingly, the number of recipients also varies from year-to-year, depending on the number of qualified applicants. While the program started small, with three to six recipients each year for the first seven years, it has grown significantly in the past several years. The yearly number of recipients over the past eight years is shown below:

YEAR	NUMBER OF RECIPIENTS¹⁷
2003	36
2002	27
2001	21
2000	22
1999	20
1998	25
1997	19
1996	5
1995	16

Finally, in response to the increased need for income support in public interest jobs in the past several years due to the increased costs of legal education, Boston College Law School has also disbursed more funds over the years. Total disbursements per year are summarized below:

YEAR	TOTAL FUNDS DISBURSED PER YEAR
2003	\$128,000
2002	\$102,500
2001	\$94,750
2000	\$81,000
1999	\$63,500
1998	\$71,500
1997	\$50,592
1996	\$15,000
1995	\$43,725

¹⁷ Note: number of applicants per year is unknown.

c. The Application Process

Those wishing to apply for a Willier Award must submit their applications by December 1 of each year to the Office of Admissions and Financial Aid. Applications consist of the William F. Willier Application Form, the William F. Willier Loan Indebtedness Form,¹⁸ copies of annual tax forms, loan statements and other financial documents as necessary.¹⁹

Applicants are notified whether they have been selected to receive the Willier Award the following January. As a condition of the award, Willier recipients must provide the law school with a commitment letter and promissory note affirming the following:

- Intent to remain in a law-related public interest position for the year of the award;
- A promise to repay the award should they not remain in a law-related public interest position for a minimum of nine months of that year, or if they fail to meet any other conditions of the award for that year, and;
- That the awards received from the Willier program will be used solely for the repayment of law school educational debt and for no other purpose.

¹⁸ Candidates are strongly encouraged to consolidate their eligible educational loans for the maximum period of time for which they are eligible, and to provide evidence of such consolidation where requested on the application forms.

¹⁹ 2003's William F. Willier Loan Repayment Assistance Program Application Form and Loan Indebtedness Form is available at Appendices C and D respectively. The forms are also available at <http://www.bc.edu/schools/law/meta-elements/pdf/willierapp03.pdf> and <http://www.bc.edu/schools/law/meta-elements/pdf/willierindebtednessfor.pdf>

SECTION TWO: LOAN REPAYMENT PROGRAMS AT OTHER LAW SCHOOLS

In recent years, Boston College Law School has been consistently ranked among the top 25 law schools in the country;²⁰ however, the ever-changing nature of law school rankings compels schools to continually improve their existing programs. The committee believes that improving its existing LRAP represents an opportunity to both better serve its alumni and enhance BC Law's national reputation. While over 50 ABA-accredited schools currently have a form of loan repayment or forgiveness program,²¹ schools across the country are revamping their LRAP to meet the financial needs of those graduating students who face nearly insurmountable loans as they enter low paying public sector and public interest jobs. Although an overview of many of the current LRAPs may be found in **Appendix A: Survey of LRAP Programs in U.S. Law Schools**, several schools deserve particular attention as Boston College Law School considers improving its own program. The committee encountered difficulty in uncovering the sources of LRAP funds at the various law schools. We recognize that this presents a significant shortcoming and would hope that future LRAP committees continue to investigate funding mechanisms at other schools in order to generate ideas for new funding sources.

A. Catholic Law Schools

Georgetown has a two-track loan repayment assistance program, based on when students graduated from the law school. All graduates who graduated before 1996 may participate in LRAP I program. To be eligible, graduates must be employed full time in a law-related basis by a non-profit that renders legal services to underrepresented groups. The salary cap for the program depends on where the graduate is employed. In New York City, Los Angeles, Houston and San Francisco, the cap is \$40,000. In Boston, Chicago, and Denver, the cap is \$37,500. For other parts of the country, the cap is \$35,000. LRAP provides interest free loans, which are forgiven in increasing percentages over a five-year period. For students graduating in or after 1996, LRAP II applies. LRAP II allows employment in government agencies that render legal services on behalf of the public in addition to LRAP-I eligible employment. The three tiered salary cap system is the same in LRAP II as LRAP I. LRAP II provides six-month loans guarantee to cover 50-85% of participant's loan burden, and they are forgiven at the end of the six-month period. LRAP II spent \$511,034 in the 1998-1999 period.

Fordham has two programs to assist graduates in low paying public interest positions: a loan repayment assistance program, and a loan forgiveness program. The loan repayment assistance program covers all general loan payments, with a maximum loan of \$8000 a year, reduced by 20% for every dollar earned above \$41,000. To be eligible for the program, Fordham requires a law-related position in a non-profit organization. Graduates may participate in the program for up to five years, or until their annual income exceeds \$46,000. Fordham's loan forgiveness program covers those loans students have borrowed directly from Fordham Law School. Forgiveness participants will have a third of their loans forgiven after three years of qualifying employment, another third forgiven

²⁰ http://www.usnews.com/usnews/edu/grad/rankings/law/brief/lawrank_brief.php

²¹ <http://www.equaljusticeworks.org/finance/index.php?view=detail&id=1205>

after four years, and the final third forgiven after five years. Qualifying employment for this program is broader than the loan repayment assistance program, as government employees are included as well as non-profit employees, with a salary cap of \$54,000. Years spent in clerkships are counted toward forgiveness.

Notre Dame began their loan repayment assistance and forgiveness program in 2001. To be eligible in the program, graduates must be employed in a position that directly uses legal skills and knowledge from Notre Dame, and they must be in a public interest or public service position. Additionally, graduates must have a debt of \$10,000 or more in need-based loans. Graduates may participate for up to 5 years, so long as their salary does not exceed \$50,000, or their adjusted assets exceed the unpaid balance of eligible loans. Part-time employment will also be considered. At Notre Dame, the percentage of student debt covered by loan repayment assistance is determined by earned income. At the low end, if a graduate earns \$26,000 or less, the LRAP loan will cover 100% of their debt in eligible loans, while at the high end, if a graduate earns \$47,000 or more, the LRAP loan will cover 12.5% of their eligible loans. LRAP loans will be forgiven based on how many years the graduate participates. After 2 years, 10% of LRAP loans will be forgiven, after 3 years, 30% will be forgiven, after 4 years, 60% will be forgiven, and after 5 years, 100% will be forgiven. While clerkships are not eligible for the program, a maximum of 2 years of such employment is included for purposes of calculating the length of time spent in qualifying employment for loan forgiveness. While the program's annual budget is based on the Dean's determination, in 2003, \$100,000 was distributed.

B. Law Schools with Geographic Proximity to Boston College

Harvard Law School's LRAP is one of the oldest and most comprehensive LRAPs in the country. Eligible employment of the program is defined as full-time for the government, a non-profit agency or for an academic organization. Graduates may participate at anytime after graduation if they meet debt, income and employment qualifications. The salary cap for the program is \$81,000 a year. For students earning less than 36,000 a year, the LRAP covers all of their loan debt. For students earning between 36,000 and 81,000, LRAP loans will still apply, but students are expected to make contributions to their loan payments as well. These loans may eventually be forgiven under certain qualifications. Harvard spent \$1,069,081 on their LRAP program in 2003.

Boston University's LRAP program is open to graduates in full-time law related public interest employment, which is defined as 501(c)(3), 501(c)(4), 501(c)(5) organizations, state, local and federal public agencies, and other related jobs whose determination is left at the discretion of the LRAP committee. The committee considers several criteria to determine whether a graduate is financially qualified, considering the ratio of salary to aggregate debt, year of graduation, spousal income, dependant responsibility, and other circumstances. Graduates are eligible to be part of the program for up to 10 years following graduation, although preference is given to more recent graduates. Boston

University's LRAP program consists of grants given upfront to participants in program. In 2003, B.U. increased its LRAP endowment to \$300,000.

Northeastern's loan assistance and forgiveness program is open to public interest law related employment, which includes positions at private firms where 75% of time is spent in public interest work. The program awards qualifying graduates with interest free loans that can be forgiven if the graduate remains in the program. To qualify for the program, graduates must earn \$37,000 or less the first year of the program, although it is allowed to increase in years following. When a graduate earns \$37,000 or less, LRAP loans cover 100% of the graduate's debt. If a graduate earns more than \$37,000 in subsequent, LRAP loans will still cover some of the graduate's debt at varying percentages. After two years within program, 50% of the LRAP loans are forgiven, and after 3 years, 100% of the loans are forgiven.

C. Other Exemplary Programs

Eligibility for **Yale Law School's** repayment program is based upon the graduate's compensation level, not the type of employment. For those with an income under \$41,000, the graduate is not required to contribute to his or her loan payments. For income over \$41,000, the graduate is required to contribute 25% of his or her income over \$41,000. Yale's forgiveness rate is calculated in two batches: for the first 5 years, the repayment amount is based on a 15-year straight-line of repayment of principal and interest and the loan repayment interest rate. For the second 5 years, the repayment amount is based on a 5-year straight-line repayment of remaining principal and interest. Thus, for those who remain in the program for 10 years, all loans are paid off.

While eligibility for the **Columbia School of Law's** LRAP is up to the discretion of the LRAP committee, qualified applicants fall into two categories: those working in public service such as government employment, or those working in public interest such as legal services. Judicial clerks are eligible for the program; however, interest will accrue on their loans during their clerkship years. If the graduate then enters a public interest field, the accrued interest will be forgiven. The graduate may participate in Columbia's LRAP for up to 10 years after graduation but must enter the program no later than 7 years after graduation. The graduate's contribution is calculated on an income scale: for \$25,000 or less, the income contributes 0%. For \$25,001-\$40,000, the graduate contributes 15% of the amount over \$25,000. For \$40,001 and over, the graduate contributes \$2250 plus 34.5% of the amount over \$40,000. For all levels, Columbia covers the remainder of the loan payments. Columbia's program allows for complete loan forgiveness for graduates that have been working in the public interest or service for ten years.

Rutgers University School of Law in Camden, NJ allows entry into the loan repayment program for graduates who have committed to a law-related public interest position and requires a five-year commitment to public interest work. The LRAP intends to contribute between 15-25% of the graduates' annual debt payments; however, one notable aspect of this program comes from how the program is funded: student fees. Rutgers charges students \$25/semester for full-time students and \$18.75/semester for part-time students.

While other university funds have been committed to the Rutgers' program, this guaranteed source of funding provides eligible applicants with the peace of mind that there will be funds available for that year's disbursements.

Like other law schools with a loan assistance program, **Duke University School of Law's** loan assistance program is available to those graduates who have full-time employment in a government or non-profit organization. Additionally, Duke provides loan assistance to those graduates who are second-year judicial clerks. While the program is only available to those who make under \$60,000, participants may continue to receive assistance for up to ten years following graduation. Duke's loan assistance disbursements are based on a sliding scale; the available amount decreases from 100% of the loan payment when the graduate makes \$35,000 or under, to 0% assistance when the graduate makes \$60,000 or above. Duke spent \$169,100 in the year 2002-2003.

Washington University School of Law's program is available to those graduates who are engaged in full-time federal, state, or local government employment or in full-time public service that is law related. The minimum outstanding institutional loans for applicants are \$20,000 and an eligible graduate's income is capped at \$45,000. Washington University School of Law has a unique program that provides for 100% loan forgiveness for adjusted gross income below \$25,000, 50% forgiveness at \$35,000, and 25% forgiveness at \$40,000.

SECTION THREE: COMMITTEE RECOMMENDATIONS

This section of the report contains the committee's recommendations to the elected body of the LSA. It is our opinion that the adoption of each of the following recommendations will improve the current LRAP and the BC Law School community as a whole. We have organized our recommendations into two inter-related categories: (1) structural changes and (2) funding issues.

A. Structural Changes to LRAP

For LRAP's continued success, it is essential that both current and prospective students be aware of the program's existence. An increased awareness of the program would afford current students interested in public interest jobs the opportunity to consider the financial assistance of LRAP in making career choices. Moreover, a strong loan repayment assistance program is an exceptional selling point among applicants and admitted students. Increased awareness carries with it increased demands upon a limited supply of LRAP funds. While we acknowledge the financial strain a larger pool of LRAP applicants would cause, the committee believes that the benefits of (1) furthering BC's mission of social justice, (2) sustaining a diverse set of career choices for BC Law graduates, and (3) enhancing the law school's reputation for public service significantly outweigh the disadvantages of a greater demand for LRAP funds.

1. Appoint the Associate Director for Public Interest Programs of Career Services as LRAP Coordinator

For the stability and longevity of the program, one person in the law school administration should be identified as the coordinator of LRAP. This individual would be the authority on the terms of the program and qualifications of the program beneficiaries, the overseer of program applications, and the point-person for all inquiries about the program. The committee recommends that Director of Public Service Programs for the Career Center be appointed the Coordinator of LRAP.

2. Create a standing LSA/PILF LRAP Committee

Continued advocacy for a vibrant LRAP is essential for its success. Creating a standing committee of current students, and perhaps recent alumni, will serve the purpose of continuing to monitor the current needs of BC's LRAP and will demonstrate an enduring commitment to this issue. This committee should be composed of a cross-section of classes and should work with the LSA class gift committee. We recommend that the LRAP committee meet at least once a semester with the Scholarship Committee to stay apprised of current trends and challenges facing the program.

3. Create LRAP Literature

The Office of Admissions and Financial Aid has already begun the process of creating a printed guide to BC's Loan Repayment Assistance Program. The publication of this

pamphlet should contain the basic parameters of LRAP and should be available for distribution to: (1) prospective students visiting the campus, (2) first-year students when signing their first promissory notes, and (3) third year students at their loan “exit interview.” In addition, copies of this document should be readily available to inquiring students both at the Office of Career Services and at the Office of Admissions and Financial Aid, and should be linked to the web sites of both offices.

4. Continue to highlight successful alumni who benefit from LRAP

Consistent with the university-wide initiative to celebrate the accomplishments of its alumni, the Law School should expand its efforts to raise awareness of the extraordinary work of graduates practicing public service law who are beneficiaries of the Loan Repayment Assistance Program. This effort would demonstrate the important work that LRAP makes possible, again emphasizing the school’s continuing commitment to its Jesuit mission. The most logical vehicle for this communication is the BC Law Magazine. Publishing an article about recent alumni engaged in meaningful public interest work and who benefit from LRAP funds would demonstrate the important work LRAP makes possible.

5. Increased clarity in eligibility guidelines

It should be a goal of the LRAP to minimize the alumni who apply for LRAP funds and are rejected. The eligibility guidelines should be tightened to make as clear as possible what constitutes “a year” (i.e. when it starts and ends); (2) the definition of “public interest employment” (e.g. if whether a graduate working in a public interest position who is technically employed by a law firm or foundation is eligible for LRAP).

6. Create a tiered-system for salary caps

BC LRAP should tailor its salary eligibility requirements based on the metropolitan area in which an LRAP applicant is working. Similar to Georgetown’s 3-tier system, BC should set different salary caps for different metropolitan areas. We recommend that BC tie its salary requirement according to the ACCRA cost of living index in order to assist students according to their actual cost of living.²² This would have the benefit of stretching limited LRAP funds further by creating a correlation between the income restriction and LRAP funds. The committee believes that BC’s LRAP should reflect the differences in costs of living between expensive markets like New York City and Boston, and more affordable markets.

B. Meeting the Need for LRAP Funding

As the Willier Fund nears depletion, alternative sources of LRAP funding are needed to ensure the program’s viability. In addition, the development of a diverse and sustainable funding program will ensure adequate LRAP funding each year. The goal of the Law School should be to minimize broad fluctuations in available funding each year in order

²² See <http://www.coli.org/>

to have a stable and successful program. The committee recommends a commitment to a long-term funding strategy that includes a combination of restricted funds, class gifts, alumni donations and allocations from the Law School Fund. In the near-term, however, we believe that allocations from the Law School Fund should be used to ensure the short-term viability of the program.

1. Petition Dean Garvey to allocate funds from the Law School Fund for LRAP

The current funding structure of LRAP faces significant challenges. As indicated above, several of the major funds that contribute to LRAP are financially unstable. The committee recognizes the strain a permanent commitment of Law School Fund funds for LRAP would place on the Law School Fund. In order to balance this reality with the immediate needs of establishing a stably funded and consistent LRAP, we recommend a five-year commitment of funds from the Law School Fund with a diminishing contribution each year. The committee recommends that PILF and LSA petition Dean Garvey to allocate funds from the Law School Fund to help pay for the cost of LRAP until a set of dedicated funds can meet the annual need. Recognizing the danger of permanently committing Law School Fund funds to LRAP, the committee recommends the following schedule of diminishing contributions :

<u>Year</u>	<u>Amount</u>
1	\$100,000
2	\$100,000
3	\$ 75,000
4	\$ 50,000
5	\$ 25,000

2. Consolidation of 2002 and 2004 class gift funds

In order for an endowed fund to begin paying into the annual pool of LRAP funds, it must first attain a capital base of \$100,000. Currently three classes—2001, 2002, and 2004—have created individual class gift LRAP funds. None have reached the \$100,000 threshold, although the 2001 fund appears likely to reach its goal soon. The committee recommends the consolidation of the gifts left by the classes of 2002 and 2004 in order to reach \$100,000 more quickly and more assuredly. The committee notes that the Alumni Development office has already been working with the classes of 2002 and 2004 to make this recommendation a reality.

Although this combined fund would only need a capital base of \$100,000 to maintain fiscal stability, the committee recommends that the capital base for a joint fund be maintained at a level equal to the total pledges made. Thus, were there to be a joint LRAP Class of 2002 & 2004 fund, the capital base should remain at \$200,000. This will ensure long-term stability for the program despite a smaller annual return.

3. Use of Law School-generated revenue to bolster LRAP funding

Funds generated through law school application fees and recruiting fees represent a funding opportunity for LRAP. Currently, the law school does not retain the revenue it generates from these activities. That revenue is remitted to the University, which allocates to the law school the funds necessary to operate. As the number of applications continues to rise, the additional revenue generated represents a significant opportunity for a new source of LRAP funds. The committee recommends exploring the possibility of channeling a portion of the revenues generated from law school application fees and the fees employers pay for the privilege of recruiting on campus to help fund LRAP.

While this recommendation carries great potential, the committee recognizes that it would need to cross many hurdles before it was adopted. Therefore, we recommend that the LSA, or a newly created LRAP committee, work with the law school administration as well as the University administration to explore the feasibility of this new revenue stream.

4. Use of Student Fees to bolster LRAP funding

Dedicating a portion of the student fee assessed each year is another potential source of LRAP funding. The committee recommends that the Law School follow the mode of Rutgers University Law School discussed in Section Two by allocating \$25 of each student fee to LRAP. This would generate approximately \$20,000 annually for LRAP funding.²⁴

This recommendation is not without its challenges. The committee recommends raising the current student to by \$25. Several formats were discussed by the Committee. One possibility is an optional “check-off” fee that students might elect to pay each year. While this format would undoubtedly run into far less resistance among administrators than a mandatory fee, the check-off would generate problems with reliability as discussed above. The amount of money generated for LRAP annually would be neither consistent nor predictable. A second option would be to limit this fee to first year students.

Alternatively, the fee could be included in the LSA fees already charged to students, giving LSA a role in the administration of LRAP. This, in turn, could have tangential benefits for LRAP: it would ensure that student government has an interest in the administration of the program, perpetuating its existence and engraining LRAP in the consciousness of the Law School student body. Placing an LRAP fee under the aegis of the LSA might also avoid bureaucratic difficulties at the University level. LSA-generated funds are certain to remain at the Law School for use by our students only.

The committee recognizes that adding a \$75 expense to an already expensive law school education merits extreme caution. However, to those students pursuing law firm positions after graduation, the extra \$75 dollars paid over the course of their tenure at BC

²⁴ Based on the Law School’s recent announcement that enrollment will be capped at 800 students.

Law is likely to create a slight burden; to those pursuing a public interest position, the extra \$20,000 available to LRAP would make the contribution worthwhile.

5. Incorporating LRAP into Law School Fund Solicitations

Unfortunately, past efforts at generating direct alumni donations to LRAP have not produced sufficient funds to sustain the program. Moreover, a dedicated LRAP alumni contribution campaign for LRAP would undermine the efforts of the Alumni Development Office to build up the Law School Fund.

This leads the Committee to two conclusions: (1) that the good work being done by recipients of LRAP awards needs to be conveyed more clearly to alumni contributors, and (2) that alumni funds being made available for LRAP awards should simply come from the general Law School Fund.

The Committee sees presentations at alumni gatherings, where LRAP beneficiaries might be given the chance to share their experiences, as a useful means of highlighting the merits of LRAP. In turn, some of BC Law's older alums might be reconnected with the current financial hurdles today's law school students face. At alumni gatherings and regional council meetings, LRAP beneficiaries could demonstrate that LRAP is not a simple form of charity, but a program that further raises the institutional stature of BC Law by permitting graduates to pursue meaningful public interest employment. The Committee envisions this "bridging of generational gaps" as a reasonable burden to be placed on those fortunate enough to have benefited from an LRAP award.

Furthermore, imbedding LRAP into the Law School's general funding mechanism – the Law School Fund – promises to achieve a degree of the continuity in funding this Committee sees as vital to LRAP. This course of action would demonstrate the current administration's commitment to LRAP, offer a sense of security to current students that LRAP can indeed assist them in pursuing public interest positions, and convey to alumni the honest commitment of the Law School to the public interest.

6. Institutionalize the practice of LRAP class gifts

The Classes of 2001, 2002, and 2004 have set a valuable precedent by designating class gifts that benefit LRAP. The committee recommends that a permanent LRAP Student Committee advocate for continued LRAP class gifts. This committee could effectively communicate the advantages of LRAP to LSA Class Representatives and the ways in which the program can expand with a yearly contribution from the class gift. Third-year students are faced with the immediate reality of loans and are therefore most affected by a strong LRAP. As a result, we believe they are most likely to understand the need for funding the Program. While the committee recognizes and respects each individual class's autonomy to choose its gift, we believe that the LSA and PILF can effectively advocate to each class that LRAP is a cause worthy of its parting gift. This will increase awareness of the program and provide an incremental boost in the program's funding.

7. Explore the creation of a Work-A-Day Program for LRAP

PILF currently administers a “Work-a-Day” program where alumni and students donate one day’s salary to help pay for PILF summer stipends. The committee recommends exploring a similar program that would solicit alumni donations equivalent of one day’s wages. The work-a-day program could be extended to faculty at the law school as well. The committee recognizes that any work-a-day program would need to be carefully crafted to avoid conflict with the current PILF program. Nevertheless, the committee believes that this is an LRAP funding opportunity worth exploring.

8. Explore establishing funding schemes through Private Firm Donations

Many firms benefit from their association with BCLS and their recruiting on campus. Boston firms have large numbers of BCLS alumni and have a strong connection to the law school. Firms have a commitment to supporting those entering public interest employment, illustrated by the Hale and Dorr Legal Services Center and the BCLS Bingham McCutchen Fellows Program. The committee recommends exploring the possibility of the creation of a dedicated LRAP fund financed by local law firms. This may represent an opportunity to further solidify LRAP funding at BC Law.

Appendix A: Survey of Loan Repayment Assistance Programs in U.S. Law Schools

SCHOOL NAME	ELIGIBILITY	INCOME RESTRICTIONS (initial and ongoing)	DURATION OF ELIGIBILITY in years	DISBURSEMENT REQUIREMENT (aka maximum repayment amount - % or \$\$)
American University/Wash. College of Law	Full-time employment in a law-related capacity for a public interest employer, including non-profits and the government. Judicial clerks not eligible for PILRAP.	Must earn less than \$40,000.	May participate for up to 10 years after graduation.	Unknown.
Boston College	"law related," employment in a public interest organization, considered in the following order of priority: 1) provide direct legal services to clients who are indigent and/or members of traditionally underrepresented groups. 2) private, non-profit employers (e.g. 501(c)(3) or 501(c)(4) organizations). 3) state, municipal or federal government agencies. Judicial clerkships and academic positions are not eligible.	\$47,500 or less the first year. \$55,000 or less in subsequent years. ** Note: Income is adjusted for spouses, dependents, second job, assets, expenses	Must have graduated within the past five years to apply; Applicants remain eligible in subsequent years until their earnings reach the income cap.	Varies each year, depending on # of applicants. Goal is 60%. 2003: 48.5% average debt paid 2002: 43.8% 2001: 60.0% 2000: 46.8% 1999: 34.9% 1998: 32.7% 1997: 35.1% Average Annual award was \$3500, and ranged from 500 to \$5000.
Boston University	full-time law related, public interest employment: non-profit employers (e.g. 501(c)(3), 501(c)(4), 501(c)(5) organizations). 3) state, local or federal government agencies. Other jobs may qualify at the discretion of the committee.	a committee considers several criteria, but primarily the ratio of salary to aggregate debt. other factors include year of graduation, spousal income, dependent responsibility, and any special circumstances affecting the ability to repay outstanding debt.	graduates are eligible to apply for grants for up to ten years after graduation, though preference is given to more recent graduates	Unknown
Brooklyn Law School	"Qualifying public-interest employment." No further specifics.	Unknown.	May participate for up to 5 years after graduation.	LRAP loans are capped at \$7000 per annum; paid in two semiannual installments.
Case Western School of Law	"Use legal training to provide services that are in the public interest."	Unknown.	Unknown.	Unknown.

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SCHOOL NAME	LOAN FORGIVENESS?	FUNDING SOURCES	# OF RECIPIENTS per year per # of applicants	TOTAL \$\$ DISBURSED per year	NOTES/SPECIAL FEATURES
American University/Wash. College of Law	Yes. Participants receive a PILRAP loan to assist in making monthly payments. PILRAP loans are then forgiven after five years of public interest work.	Unknown.	Unknown.	Unknown.	American also offers as many as ten full-tuition scholarships to entering 1Ls dedicated to pursuing public interest work.
Boston College	Yes, it is called "cancellation" here, but loans are cancelled at the end of each year if the LRAP eligibility criteria is maintained.	4 or 5 funding sources: 1)interest from willier endowment - 49%; 2) class gifts; 3)alumni donations; 4)publications revenue	Varies with the amount of applicants. 2003: 36 Recipients. 2002: 27 Recipients. 2001: 21 Recipients. 2000: 22 Recipients. 1999: 20 Recipients. 1998: 25 Recipients. 1997: 19 Recipients. 1996: 5 Recipients. 1995: 16 Recipients. Number of applicants per year Unknown.	2003: \$128,000 2002: \$102,500 2001: \$94,750 2000: \$81,000 1999: \$63,500 1998: \$71,500 1997: \$50,592 1996: \$15,000 1995: \$43,725	Part-time employment will be considered on a pro rated basis, if funds allow. No leaves of absence permitted for child care or illness. Also, other assistance available for public interest employment (e.g. the Drinan Family Award, the Champy Fellowship Fund, the Edward T. Bigham III scholarship and the David H. and Mary Murphy Posner, Robert S. Pitcoff and Keefe family scholarships).
Boston University	not necessary, because LRAP takes the form of a grant	Unknown	Unknown	Unknown	In 2003, Boston University increased the principal in its endowed LRAP fund to \$300,000; Judicial clerkships are not eligible.
Brooklyn Law School	Yes. LRAP loans are forgiven annually, provided that student maintains qualifying employment.	Unknown.	Unknown.	Unknown.	
Case Western School of Law	No. LRAP program simply pays a certain percentage of awardees' monthly loan payment (grant form, with tax ramifications).	Unknown.	Unknown.	Unknown.	Program has only provided assistance to 32 alumni since inception.

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Columbia School of Law	Public service or public interest sectors. Former includes legal services for the poor, latter refers to government employment. Left to discretion of LRAP committee. Judicial clerks eligible, see "notes" below.	None. Portion of income expected to be devoted to loan repayment by awardee is as follows: \$25,000 or less, 0%. \$25,001 - \$40,000, 15% of amount over \$25,000. \$40,000 and over, \$2250 + 34.5% of amount over \$40,000. Columbia covers the remainder.	May participate for up to 10 years after graduation; must enter program no later than 7 years after graduation.	The difference between the debt repayment obligation and the expected contribution (see left) provides the amount of the LRAP loan made to graduates in the program.
Cornell Law School	State, federal, local government positions; legal aid; prosecutors and public defenders. Judicial clerks qualify on a deferred basis if PI career undertaken following clerkship.	None. Contribution by student is determined by formula (based on geographic cost of living index), while Cornell covers the remainder of loan payments.	None. May apply at any point in career.	Student is expected to contribute 50% of net income. Net income = gross annual income + [\$30,000 + a cost of living allowance].
Duke Law School	Full-time employment in government or non-profit organization. Second year judicial clerks included.	Must earn less than \$60,000.	May participate for up to 10 years following graduation.	No cap. Median grant was \$9,394 in 02-03; total disbursement capped at \$200,000. Amount available decreases on a sliding scale, from 100% of loan payment at a salary of \$35,000 to 0% assistance at \$60,000.
Fordham University School of Law	501(c)(3) non-profit, law-related position. Government employees not eligible for LRAP.	Must earn less than \$46,000.	Up to 5 years.	Maximum LRAP loan of \$8000 annually, reduced by 20% for each dollar earned above \$41,000. (For example, maximum loan amount of \$7800 at \$42,000 salary; \$8000 - \$200.)
Franklin Pierce Law Center	For students in public interest jobs (legal services, public defender, prosecution, non-profits, certain non-legal organizations)	\$40,000 or less (\$80,000 or less for joint-tax filers)	5 years after graduation (or 5 years after clerkship)	Maximum of \$3500 per year per applicant.
George Washington University Law School	Must work at least 30 hours per week in a legal public interest job: 501(c)(3), (c)(4), (c)(5) non-profits; small for-profit public interest firms, govt. work primarily on behalf of under-represented populations.	Roughly \$35,000 salary.	Students must have graduated in 1990 or later.	Maximum of \$8,000 per year. Program's goal is to bring your annual income to \$35,000 (e.g. pay for loan costs that bring your income to \$35K, but award cannot exceed total of applicant's loan payments)

Appendix A: Survey of Loan Repayment Assistance Programs in U.S. Law Schools

SCHOOL NAME	LOAN FORGIVENESS?	FUNDING SOURCES	# OF RECIPIENTS per year per # of applicants	TOTAL \$\$ DISBURSED per year	NOTES/SPECIAL FEATURES
Columbia School of Law	Yes. Length of time in PI position determines portion of loan forgiven (10 years = 100%). Loans not forgiven become payable after termination of PI employment.	Unknown.	Unknown.	Unknown.	Judicial clerks are eligible, yet interest will accrue on the benefits during the clerkship years. If participant enters a public interest field after clerking, then the interest shall be forgiven.
Cornell Law School	Yes. Award is in the form of a loan forgiven at the end of each year.	Unknown.	Unknown.	Unknown.	
Duke Law School	Yes, in lieu of a grant.	Unknown.	Unknown.	\$169,100 in 02-03.	
Fordham University School of Law	Yes, on LRAP loans used to assist in making general loan payments. See also Fordham Loan Forgiveness at right.	Unknown.	Unknown.	Unknown.	Fordham has a separate Loan Forgiveness program as well, for those who have borrowed directly from the Fordham Law Loan Fund. This program includes government employees, with a salary cap at \$54,000. Loan Forgiveness participants have a third of their loans forgiven after three years of qualifying employment, another third forgiven after four years, and the final third forgiven after five years. Year(s) as a clerk will count toward forgiveness.
Franklin Pierce Law Center	No. This is a direct grant to the student.	1. \$20,000 directly from the Law School budget each year; 2. Phinney Fund (\$80,000 in principal, but this fund is being phased out).	6-8 receive funding/# of applicants Unknown	Approx. \$60,000 in 2002, with a goal to increase it to \$100,000 annually.	
George Washington University Law School	Yes. The program offers "forgivable" loans.	Unknown	Unknown	Unknown	

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Georgetown University Law Center (LRAP I)	Graduates employed full-time in law-related basis by a non-profit that renders legal services to under-represented groups.	\$40,000 for Tier 1 (NYC, LA, Houston, San Fran); \$37,500 for Tier II (Bost, Chic., Denver, etc.); \$35,000 for Tier III (all others)	All graduates	Unknown
Georgetown University Law Center (LRAP II)	All LRAP I-eligible employment, plus government agencies that render legal services on behalf of the public	\$40,000 for Tier 1 (NYC, LA, Houston, San Fran); \$37,500 for Tier II (Bost, Chic., Denver, etc.); \$35,000 for Tier III (all others)	All graduates in 1996 and later.	Guaranteed minimum coverage 50% of loans, maximum 85%.
Golden Gate University School of Law	Attorney position providing (1) direct legal representation to under-represented populations, or (2) organizations that do so, (3) conducting work to change legislation affecting under-represented populations, or (4) government employment	Total income must be \$42,000 or less	Apparently applies to all graduates.	Unknown
Harvard Law School	A low-income protection plan: Graduates who work full-time for govt., non-profit, or academic organization.	Tiered system: Loan assistance is triggered for graduates making \$36,000 or less. Students receive some funding for higher salaries up to \$81,000. But, student contributions to loan payments are expected for students making more than \$36,000	Anytime after graduation if they meet the debt, income, and employment qualifications.	Seems to be capped only by graduate's debt.
Hofstra University School of Law	Must be employed for at least 6 months in a govt. agency, or non-profit prior to application, and must expect to be employed full-time during the entire calendar year.	\$48,000	Apparently applies to all graduates.	Unknown
Loyola University, Chicago School of Law	Any graduate employed full time by a non-profit or govt. entity, but preference goes to those whose primary work is representing underserved populations.	Unknown	Apparently applies to all graduates.	Unknown
Loyola Law School, Los Angeles	Must be employed full time at a non-profit that provides FREE legal services	Less than \$38,000	Apparently applies to all graduates.	Up to 90% of the difference between annual salary and the \$38,000 cap.

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Georgetown University Law Center (LRAP I)	Yes. Interest free loans are forgiven in increasing percentages over a 5-year period.	Unknown	Unknown	Unknown	
Georgetown University Law Center (LRAP II)	Yes. Graduates get 6-month loans that are forgiven at the end of 6 months. Guaranteed minimum coverage is 50% of your loans.	Unknown	Unknown	\$511,034 in 1998-99	
Golden Gate University School of Law	Unknown	Endowment fund partially supported by student fees	Unknown	Unknown	
Harvard Law School	Yes.	Unknown	Unknown	\$1,069,081 in 1998-99	Claims to be oldest and one of the most "comprehensive" LRAPs in the country
Hofstra University School of Law	Yes, but applies only to portions of Hofstra Law School loans.	Unknown	Unknown	Unknown	
Loyola University, Chicago School of Law	Unknown	Unknown	Unknown	Unknown	
Loyola Law School, Los Angeles	No. This is a grant to the student which must be applied directly to repayment of educational loans.	Unknown	Unknown	Unknown	Emphasizes that its "PILAP" is designed to substantially reduce the participants' total amount of loan indebtedness, rather than simply paying the relatively lesser amounts due in the first few years after graduation.

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Loyola University, New Orleans School of Law	Graduates who work in public interest law, including legal services, DA, public defender, JAG.	Less than \$40,000	Apparently applies to all graduates.	Disbursement depends on the number of applications and the size of the budget that year.
Marquette University Law School	Legal Services, 501(c)(3), (4), or (5) non-profit organizations, Public Defender, DAs Offices, government jobs. Judicial clerks are not considered during year(s) of clerkship.	\$40,000 or less the first year. \$45,000 or less in subsequent years. ** Note: Income is adjusted for spouses, dependents, assets.	Participants will receive benefits for no more than ten years of qualifying employment	< \$40, 000 = 25% ; limit \$7,500/year \$40,001 - \$41,500 = 20% \$41,501 - \$43,000 = 15% \$43,001 - \$45,000 = 10% > \$45,000 = 0
New York University School of Law	Graduates who are full time employees (work 35 hours or more each week), and who work in positions that "involve law." Judicial clerks are not considered during year(s) of clerkship.	Up to \$58,000, disbursement percentages change if salary changes. Note: Income is adjusted for spousal income, assets.	5 years, because afterwards, debt is forgiven.	If < \$38,000,= 100% repayment. If > \$38,000 but < \$58,000 = up to 60% If > \$58,000, may qualify subject to a needs analysis.
Northeastern University School of Law	Positions that are "law-related"; full-time and also some part-time ; Judicial clerks are not considered during year(s) of clerkship.	\$37,000 or less the first year; If above \$37,000 in subsequent years, disbursement percentages less than 100% ** Note: Income is adjusted for spouses, dependents, assets.	3 years, because afterwards, debt is forgiven.	< \$37,000 = 100% > \$37,000 = Adjusted by differing percentages
Northwestern School of Law at Lewis & Clark College	A full-time position that is law related and public interest in spirit and content, in a 501(c)(3), (4), or (5) organization or a federal, state, or local government unit.	\$29,000 or less, each year ** Note: Income is adjusted for spouses, dependents, assets	A maximum of three years following conferral of the JD degree. Cannot defer.	< \$29,000 = 100%
Pace University School of Law	Full-time legal employment for a non-profit organization, agency that provides legal services to the indigent, or position in a law-related state, federal or local government agency. Clerkships not permitted.	\$40,000 or less, each year ** Note: Income is adjusted for spouses, dependents, assets	A maximum of three years following conferral of the JD degree. Cannot defer.	If < \$40,000 = limit \$5,000/year.
Rutgers University School of Law - Camden	A law- related public interest position; a five year commitment to public interest work; Clerkships not permitted.	salary cap set annually by LRAP Advisory Committee.	Unknown	The LRAP program intends to contribute between 15-25% of the graduates' annual debt payment.
Rutgers University School of Law, Newark	A law- related public interest position; a five year commitment to public interest work; clerkships are eligible if salary does not exceed the LRAP salary cap	\$45,000 or less if single \$70,000 or less if married; Salary cap increased by \$2,000 for each additional year of Public Interest work.	maximum of assistance for 5 years	Unknown

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Loyola University, New Orleans School of Law	No. Small annual grants to help graduates pay off loans.	Unknown	Unknown	Unknown	
Marquette University Law School	Yes. Ordinarily, each annual loan will be forgiven at the end of the eligibility year as long as the participant remains in qualifying employment.	Unknown, but appears to be an endowment, because it is titled the "Isenberg Loan Repayment Assistance Program"	Unknown	Unknown	Leaves of absence from the program for up to 1 year are allowable (e.g. pregnancy, family leave, care of small children, illness, disability, relocation, other)
New York University School of Law	Yes, after 5 years, all outstanding LRAP loans made by the program will be forgiven.	Unknown, but appears to be an endowment, because it is titled the "Melvyn and Barbara Weiss Loan Repayment Assistance Program."	Unknown	Unknown	Program deferrals are available, a maximum of 24 months, for continuing education, economic hardship, unemployment, temporary disability and parental leave.
Northeastern University School of Law	Yes, After 3 years, 100% forgiveness; After 2 years, 50% forgiveness	Unknown	Unknown	Unknown	LRAP available to those in a private firm where 75% of time is spent in public interest work
Northwestern School of Law at Lewis & Clark College	Yes, after each year, loans paid that year are cancelled.	Unknown	Unknown	Unknown	
Pace University School of Law	Yes, loans are forgiven if person remains LRAP eligible for the 3 years following graduation.	Unknown	Unknown, not all	Unknown	
Rutgers University School of Law - Camden	No	Student fees. (\$25/semester for full-time students, \$18.75/semester for part-time students.) Other university funds have been committed, more sought.	All eligible applicants will receive a proportional share of funds available.	Unknown	in the process of establishing a program this year; not eligible for leaves of absence (maternity, sickness, etc.)
Rutgers University School of Law, Newark	Unknown	Unknown	Unknown	Unknown	up to two years leave of absence permitted

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Santa Clara University School of Law	full-time public interest and social justice position	ensures a minimum income to selected graduates with low salaries.	a one-year grant	100%
Seattle University of Law	Only for those working in law related non profit organization in field of providing legal services to low income /underrepresented persons	maximum of 45,000 annually	five years	maximum 3,000 a year
Stanford University Law School	"law related" and "public interest"- work for an organization qualifying for tax exemption- 501 (c) 3,4, or 5, work for government, for private employers where at least 50% of work is pro bono, reduced, or court awarded (case by case), and clerkships for persons who are going into public interest afterwards	Not to exceed 64,000	10 years	For <35,000= they pay all monthly payments. for 35,000-54,000=all monthly payments minus 15% of the income over 35,000. For 54,000 and 64,000, loan for all monthly based payments minus base contribution of 2,850 plus 70% of income over 54,000.
Suffolk University Law School	non-profit organization, agency which provides legal services to the poor, law-related state, federal, local government position (not elected),	entering the program: maximum income 32,000. Overall income ceiling is \$47,000	10 years	
Temple University (Beasley)	law related public interest		6 years	
Tulane University school of Law		Starting income cap is 28,588	five years	up to 12% of recipient's net income, or about \$300 a month, up to 25,000 overall
University of California, Berkeley School of Law	non-profit organization, or an agency of government in law related employment.	overall income cap is 52,000	10 years	multiply total debt by .012653. And then it depends on income: at 52,000 a year, it will be 1,484 for six months. For less than 40,000 it will be 4,084.
University of California, Berkeley School of Law	employment must be local, state, federal government, agency or public non profit agency 501 (c) (3), and requires a JD	income cap is 40,000	10 years	
University of Georgia School of Law	Job that requires law degree at tax-exempt organization or government agency (judicial clerkships included). Must initially agree to stay at job for two year. One year commitment each subsequent year.	None. Due to cost of living difference in regions, difference in family sizes and family needs, analyze each application individually.	No maximum	\$1500 - \$2000 per applicant

Appendix A: Survey of Loan Repayment Assistance Programs in U.S. Law Schools

SCHOOL NAME	LOAN FORGIVENESS?	FUNDING SOURCES	# OF RECIPIENTS per year per # of applicants	TOTAL \$\$ DISBURSED per year	NOTES/SPECIAL FEATURES
Santa Clara University School of Law	no, a grant	Endowment	2 out of Unknown # of applicants	\$12,282	no details on website, asked for more via email; got general information
Seattle	Yes. Ordinarily, each annual loan will be forgiven at the end of the eligibility year as long as the participant remains in qualifying employment.	1. Reserve Account interest from Seattle University/Gate loan program. 2. PILF resources. 3. Student, Alumni, administration contributions	2 out of Unknown # of applicants in 2003.	Unknown	similar leave of absence. Interest from loan program...
Stanford University Law School	After 3 years, 25% of LRAP loans forgiven, after 4 years, 50%, and after 5 to 10 years, 100%	Alumni funded		546,148	first loan forgiveness program in country
Suffolk University Law School	Yes. After 3 years, 25% of LRAP loans forgiven, after 4 years, 50%, and after 5 years, 70%, and after 6 years, 85%, and after 8 years, 100%		2 new applicants chosen a year		changing their program now, supposedly to incorporate more people
Temple University (Beasley)	Yes. After six years, it is totally forgiven				
Tulane University school of Law	No.				
University of California, Berkeley School of Law	Yes. Forgiven after six months (loans given every six months)	PDF Income (like PILF).			Six month loans is a good idea
University of California, Berkeley School of Law	after 3 years: loans are forgiven at a rate of 25% per year of qualified employment.	endowment funds			
University of Georgia School of Law	No	Alumni Donations, Class gifts	unknown highest # applicants 17; lowest is 3	\$5000 - \$6000	Temporary work leaves don't interrupt award. Program administered by Career Services and Student Affairs Committee. Program began in 1997.

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SCHOOL NAME	ELIGIBILITY	INCOME RESTRICTIONS (initial and ongoing)	DURATION OF ELIGIBILITY in years	DISBURSEMENT REQUIREMENT (aka maximum repayment amount - % or \$\$)																						
University of Notre Dame Law School	\$10,000 or more in need-based loans. Employment that directly uses the skills and knowledge gained from the graduate's legal education to perform public interest (non-profit orgs that provide legal services to a low-income population or that serve the public good), public service (governmental body, including public defender and prosecutor positions and military employment; not judicial clerkships) or other similar employment.	Below \$50,000. When adjusted assets exceed the unpaid balance of the eligible loans, no longer eligible.	5 years	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">\$26,000</td> <td style="width: 50%;">100%</td> </tr> <tr> <td>\$28,000</td> <td>91.7%</td> </tr> <tr> <td>\$30,000</td> <td>83.3%</td> </tr> <tr> <td>\$32,000</td> <td>75%</td> </tr> <tr> <td>\$35,000</td> <td>62.5%</td> </tr> <tr> <td>\$38,000</td> <td>50%</td> </tr> <tr> <td>\$40,000</td> <td>41.7%</td> </tr> <tr> <td>\$42,000</td> <td>33.3%</td> </tr> <tr> <td>\$44,000</td> <td>25%</td> </tr> <tr> <td>\$45,000</td> <td>20.8%</td> </tr> <tr> <td>\$47,000</td> <td>12.5%</td> </tr> </table>	\$26,000	100%	\$28,000	91.7%	\$30,000	83.3%	\$32,000	75%	\$35,000	62.5%	\$38,000	50%	\$40,000	41.7%	\$42,000	33.3%	\$44,000	25%	\$45,000	20.8%	\$47,000	12.5%
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University of Oregon School of Law	02 Graduates and more recent. Public Interest Jobs (clerkships included). Outstanding debt.	Less than \$45,000	Maximum of 5 years. Total awarded to any individual not to exceed \$25,000.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">\$24,999 and below</td> <td style="width: 50%;">- \$5,000</td> </tr> <tr> <td>\$25,000 - \$29,999</td> <td>- \$4,000</td> </tr> <tr> <td>\$30,000 - \$32,499</td> <td>- \$3,500</td> </tr> <tr> <td>\$32,500 - \$34,999</td> <td>- \$3,000</td> </tr> <tr> <td>\$35,000 - \$45,000</td> <td>- \$2,500</td> </tr> </table>	\$24,999 and below	- \$5,000	\$25,000 - \$29,999	- \$4,000	\$30,000 - \$32,499	- \$3,500	\$32,500 - \$34,999	- \$3,000	\$35,000 - \$45,000	- \$2,500												
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University of the Pacific, McGeorge School of Law	Unknown	Unknown	Unknown	Unknown																						
University of Pennsylvania Law School	Employment in non-profit or gov't position	None expressly stated	After three years in program, fully forgivable loans made in years four through ten.	Graduate contribution for income: up to \$30,000 = \$0; \$30,001 to \$35,000 = 20% amt over \$30K; \$35,001 to \$40K = \$1000 + 40% amt over \$35,000; \$40,001+ = \$3000 + 60% of amt over \$40,000																						
University of San Diego School of Law	Unknown	Unknown	Unknown	Unknown																						
University of San Francisco School of Law	"Public interest work"	Unknown	Unknown	Unknown																						

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University of Notre Dame Law School	2 - 10% 3 - 30% 4 - 60% 5 - 100% Although judicial clerkships not eligible for LRAP, a maximum of two years of such employment is included for purposes of calculating the length of time spent in qualifying employment for loan forgiveness.	Dean determines yearly budget.	Unknown	\$100,000 for 2003	Began in 2001. Leaves of absence less than 6 months don't interrupt assistance. Make allotment for part-time employment (reduced compared to 2,000 hrs work/yr.
University of Oregon School of Law	Yes. after 3 years in Public Interest employment (judicial clerkships also eligible with some contingencies and subject to different requirements). 3+ years 100% 2-3 years 66% 1-2 years 33% 0-1 year 0%	Fundraising Board. Hope to raise \$5million endowment. Have current seed money from University Law Alumni Board, faculty, and former dean.	N/A	N/A	Have yet to make a disbursement.
University of the Pacific, McGeorge School of Law	Unknown	Alumni contributions, Student contributions, Faculty and Administration contributions, Public Legal Services Society fundraising events, Grants from foundations, Other contributions from organizations such as bar associations, federal or state grants, and law firms	Unknown	Unknown	
University of Pennsylvania Law School	After three years	Unknown	Unknown	Unknown	2 yrs parental leave; at least 50% of funds reserved for non-governmental organizations; \$3,500 additional allowance for each dependent
University of San Diego School of Law	No	Faculty & student contributions	2/Unknown	\$10,000	
University of San Francisco School of Law	No	\$5/yr fee from all students; donations	Unknown	"limited funding available"	

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SCHOOL NAME	ELIGIBILITY	INCOME RESTRICTIONS (initial and ongoing)	DURATION OF ELIGIBILITY in years	DISBURSEMENT REQUIREMENT (aka maximum repayment amount - % or \$\$)
University of Southern California Law School	Unknown	Unknown	Unknown	70 or 80% of student's income above \$20,000 (based on student's contribution of 20 or 30% of their income); \$600 minimum grad contribution to repayment
University of Toronto, Faculty of Law	Contingent on income and an acceptable credit rating (not type of employment)	Based on disbursement requirement	May join w/i first 10 years after graduation	Grad contributes 30% of income above Basic Income Level (currently \$40K) to loan repayment
University of Utah College of Law	Non-profit or government employment	2002 max: \$43,779	Unknown	Up to \$3000/yr; recipient pays 10% of gross income above \$22,000 against debt; Loans up to \$40,000 eligible for repayment
University of Virginia School of Law (old)	Non-profit or government employment	Current max: \$45,000	Unknown	Loan payment - recipient contribution: <\$25K = 0; \$25-\$30K=35% of AGI>\$25K; \$30K-\$35K=\$1750+45% of AGI>\$30K; \$35K-\$40K=\$4000+60% of AGI>\$35K; \$40-\$45K=\$7500+75% of AGI>\$40K
University of Virginia School of Law (new)	Non-profit or government employment	Less than \$60,000	Must enter eligible employment within 2 years of graduation	Earning<\$35K: no contribution; >\$35K, 1/2 of amt>\$35K, prog contributes remainder
Valparaiso School of Law	"Public interest employment" (not further defined)	Unknown	First year after graduation	\$1,000-\$6,000 per student (no details on method)
Vermont Law School	35 hours per week in law-related, public interest work. Public interest work is defined as employment where the primary purpose of the work is the representation of the interests of an individual or a group of individuals which, for various economic, political, or social reasons, are not adequately represented. A graduate working for a private firm may be eligible for assistance where 75% of the graduate's time is spent on public interest work.	No official limit; however, qualifying applicants with highest debt-to-income ratios will be funded first. A contribution toward educational loan payments will be expected from all applicants.	Unknown	Unknown
Wake Forest University School of Law	public service employment: in a legal capacity by a 501(c)(3) non-profit organization or government agency (not including judicial clerkships). Applicants must remain in public service employment during the term of their loan.	Applicants must have a starting salary of not more than \$37,000 when entering public service employment. This amount, in the discretion of the committee, may be increased to allow for cost of living adjustments.	3 years	Loans shall not exceed \$3,500.00 in any one year nor 10 percent of an applicant's total law school indebtedness during their participation in the program.

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University of Southern California Law School	Unknown	University financial aid	Unknown	Unknown	
University of Toronto, Faculty of Law	Yes - loan is forgiven incrementally depending on amt of time in program	Unknown	Unknown	Unknown	Reserve the right to prorate disbursements if funds are insufficient.
University of Utah College of Law	Yes - After 2 years eligible for partial loan forgiveness;	Unknown	Unknown	Unknown	
University of Virginia School of Law (old)	Yes - After 4 years of eligible employment	Primarily alumni donations	Unknown	Unknown	This program applies to the class of 2001 and before.
University of Virginia School of Law (new)	Yes	Primarily alumni donations	Unknown	Unknown	This program applies to graduates of Class of 2002 and beyond.
Valparaiso School of Law	No	Unknown	Unknown	\$35,000 / yr	
Vermont Law School	Unknown	Unknown	In 2002: 70 applicants and 37 awards	In 2002: \$137,000. The largest award was \$7,000 and the lowest award was \$1,300	This program is relatively new.
Wake Forest University School of Law	No.	Unknown	Unknown	Unknown	

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Washington University School of Law	Must be engaged in full-time federal, state, or local government employment or in full-time public service that is law-related. Public service organization must also qualify for tax exempt status under section 501(c)(3) of the Internal Revenue Code. Clerkships are not considered.	Minimum outstanding institutional loans of \$20,000 when first apply; however, LRAP only applies to law school-related loans. Must have an income of less than \$45,000.	Maximum of 10 years.	100% loan forgiveness for adjusted gross income below \$25,000; 50% forgiveness at \$35,000; 25% forgiveness at \$40,000.
Whittier Law School	Unknown	Unknown	Unknown	Unknown
Yale Law School	Eligibility is based upon the graduate's compensation level, not the type of employment. Examples of employment areas include, but are not limited to, (1) local, state, and federal government, (2) private not-for-profit public interest law practice, (3) low-wage private law practice, (4) non-legal not-for-profit organizations serving the public interest, and (5) academic jobs. The political or ideological orientation of the graduate, employer or work is not a factor in determining eligibility.	None; the rubric is more complicated than a flat-dollar amount. Instead, for participants with an income under \$41,000, they have no repayment obligation. For income over \$41,000, the participant is required to continue 25% of his or her income over \$41,000 for loan payment	Loans are forgiven in 10 years. For the first 5 years, the repayment amount is based on a 15-year straight line of repayment of principal and interest at the loan repayment interest rate. For the second 5 years, the repayment amount is based on a 5-year straight line repayment of remaining principal and interest	100%

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Washington University School of Law	100% loan forgiveness for adjusted gross income below \$25,000; 50% forgiveness at \$35,000; 25% forgiveness at \$40,000.	The program started in 2002 and is slowly building funding. The School of Law allocated \$75,000 to LRAP in 2002-2003, with the intent of increasing funding of the program to \$25,000 by the fifth year of the program. Alumni or other contributions can augment this amount.	Unknown	Unknown	Participation may be delayed or interrupted without disqualification, but such delay or interruption cannot extend the 10 year period.
Whittier Law School	No. Funds may be applied to either principal or interest. It is not a large enough program right now to afford loan forgiveness.	Unknown.	Unknown; the program started in 2003 with the first grants being awarded in May 2003 and July 2003.	Unknown.	The program is new.
Yale Law School	Yes; loans are paid in full in 10 years.	Unknown; however, Yale has a large endowment	259 graduates in 2001	\$1.9 million in 2001	Some undergraduate debt may be covered; however, only 3 years of loans will be covered in total. The program offers \$10,00 clerkship loans for each year a student clerks; this loan is covered by the loan program if the participant later takes a position that qualifies for the loan program.

LSA RESOLUTION ESTABLISHING THE COMMITTEE ON THE LOAN
REPAYMENT PROGRAM AT BOSTON COLLEGE LAW SCHOOL

The BC Law Student Association, in co-sponsorship with BC Law's PILF, hereby establishes a temporary, one-year committee to study the current status of BC Law's loan repayment program for public interest work and to make recommendations to the LSA on ways the program can be improved. The LSA approves the following for purposes of establishing the committee and guiding its work:

Committee: Committee on the Loan Repayment Program at Boston College Law School

Chair: The LSA appoints Jeremy McDiarmid, a 3L, to chair the Committee

Members: The chair of the committee shall reach out to all students to find members to serve on the committee. The chair can establish the procedures whereby members are selected and may seek further guidance from the LSA if necessary.

Action Timeline: The committee is generally expected to hold weekly meetings with such variations as the chair may deem. By the end of February, the committee will complete a report on the loan repayment program along with recommendations concerning changes it would like to see BC make. In early March, an open forum will be held by the committee for all students to learn about the loan repayment program. In mid-March, the LSA will look to take action on the committee's recommendations and further that action to the BC Law administration.

Budget: The LSA appropriates \$100.00 for the work of the committee and will entertain further requests by the chair for specific needs. PILF will be asked to also contribute \$50.00 for the work of the committee.

Misc.: The committee will also meet as soon as possible with the 3L Graduation Committee to discuss the 3L class gift, which is expected to be pledged to an endowment for the loan repayment program. The findings of the committee will be used to help better fashion the 3L class gift.

All the above is agreed to on this day, October 22, 2003, by the full-elected body of the LSA.

Application Deadline:
December 1, 2003

BOSTON COLLEGE LAW SCHOOL
William F. Willier Loan Repayment Assistance Program
2003 Application Form

Name: _____ Class: _____

Permanent Address: _____

Home Telephone: _____ Work Telephone: _____

Social Security Number: _____ Marital Status: _____ Single _____ Married

Prior Willier award recipient? Yes No E-Mail: _____
(circle one)

A. Employment and Financial Statement

1. Currently employed: Yes No (circle one)
If yes, nature of employment. If no, state employment prospects (to be eligible, applicants must be employed by December 1 and provide the Law School with a written employment offer letter by that date).

Employer Name: _____

Address: _____

Job Title: _____ Telephone: _____

Annual Salary: _____ Full-time: _____
Part-time: _____ (hours per week _____)

2. Asset Information

Assets	Current Value
Cash and Savings	\$
Stocks, Bonds, CD's, Investments	\$
Other Income: pension plan, child support, house allowance, etc.	\$

Other Assets

Real estate, car, etc. (describe)	Current Value	Amount Owed
	\$	\$
	\$	\$
	\$	\$
	\$	\$

B. Family Information

List yourself, spouse, dependent children and anyone who lives with you and receives more than half their support from you.

Name	Age	Relationship

Spouse's Name: _____

Employer Name: _____

Address: _____

Job Title: _____ Telephone: _____

Annual Salary: _____ Full-time: _____
Part-time: _____ (hours per week _____)

- C. Please list any other Loan Assistance already received or applied for:
- D. Complete the attached Loan Indebtedness Form and submit documentation of current educational loan status from your lenders. The letter may include copies of payment statements or information from your loan services indicating your loan payments are current.
- E. Please attach photocopies of all pages of your most recent IRS Form 1040, a letter of confirmation of employment from your employer, and a current resume.
- F. If there are any special circumstances that you believe are relevant to this application, please indicate on a separate sheet of paper.
- G. **CERTIFICATION:** All the information on this form is true and complete to the best of my knowledge. I agree to provide proof of the information that I have supplied on this form.

Applicant's Signature

Date

**Boston College Law School
Willier Loan Repayment Assistance Program
LOAN INDEBTEDNESS FORM**

Please include undergraduate debt

FEDERAL STAFFORD LOANS

Academic Year	Lender	Loan Account Number	Original Principal	Remaining Principal	Monthly Payment

FEDERAL UNSUBSIDIZED STAFFORD LOANS

FEDERAL PERKINS LOANS

BOSTON COLLEGE PRESIDENTIAL LOANS

OTHER LOANS

Have you consolidated your education loans? (circle one) YES NO

If yes, for what period of time? _____ years

If no, please explain on separate page.

TOTALS

Total Principal Amount Borrowed	Total Remaining BalanceOwed	Total Monthly Payments

Signature: _____ Date: _____

