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- LRAP PROGRAM -

# INSTRUCTIONS

CLASSES of 2006 and BEYOND

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**LRAP**

**LOAN  
REPAYMENT  
ASSISTANCE  
PROGRAM FOR PUBLIC  
SERVICE EMPLOYMENT**

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The Berkeley Law Loan Repayment Assistance Program (LRAP) is designed to aid Berkeley Law graduates who earned the Juris Doctor (J.D.) degree and wish to undertake qualified public service employment for nonprofit public interest organizations or government agencies. Under this program, the School of Law will provide one or a series of forgivable loans over a period not to exceed 10 years to cover law school loan payments to be made in the six-month period following the granting of each LRAP loan. Each LRAP loan, with the exception of the ones for judicial clerkships of less than two years (see Qualifying Employment), will be forgiven at the end of the six-month period and a new loan will be issued if all program requirements have been met.

The guidelines below are for the graduates of the Classes of 2006 and beyond. For graduates from previous classes, please refer to the LRAP Guidelines: Classes of 1997-2005.

Please be sure to read this entire document before completing the LRAP application.

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**Return the application and all required documents to:**

**LRAP Program  
University of California, Berkeley  
School of Law  
2000 Center Street, Suite 400  
Berkeley, CA 94704-7220**

Phone: 510-642-5733 • Fax: 510-642-9097

**To apply for an initial LRAP loan  
YOU MUST SUBMIT:**

- ✓ an application
- ✓ employment verification
- ✓ employment application, including a copy of a published job description
- ✓ for Direct and Perkins Loans, a copy of your National Student Loan Data System (NSLDS) loan history, which is available at [www.nsls.ed.gov](http://www.nsls.ed.gov)
- ✓ for private loans, a copy of your disclosure statement for each loan.

**To apply for each additional LRAP loan  
you must submit:**

- ✓ an application
- ✓ employment verification
- ✓ Note: once you have submitted a copy of your NSLDS loan history and/or disclosure statements, you do not have to submit them again.

**To apply for the forgiveness of an LRAP  
Loan, you must submit:**

- ✓ an application
- ✓ employment verification
- ✓ proof of loan repayment in the form of statements of payments or copies of canceled checks. Proof of payment for Direct Loans can be obtained from Payment History at [www.dlservicer.ed.gov](http://www.dlservicer.ed.gov)

**Lender/Service Phone Numbers**

If you do not have the information needed to complete the LRAP application, contact your lenders/ servicers immediately.

**Federal Direct Loans**  
800-848-0979  
[www.dlservicer.ed.gov](http://www.dlservicer.ed.gov)

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# GUIDELINES

LRAP

## LOAN REPAYMENT ASSISTANCE PROGRAM FOR PUBLIC SERVICE EMPLOYMENT

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### Program Overview

**L**RAP provides financial support for recent graduates who earned the J.D. and are employed in public interest or public service settings, where salaries are significantly lower than in the private sector. Graduates may participate in the program for up to 10 years.

LRAP constitutes a core component in Berkeley Law's effort to serve as a public law school, in this case by increasing the ability of its graduates to enter into public interest legal jobs and careers. The program aims to ease the financial burden imposed by the escalating costs of a legal education on recent alumni who might otherwise be foreclosed by economic considerations from accepting relatively low-paying public sector work. The program recognizes the value of public service as a goal for the law school itself and for the lawyers it trains generally, as well as the importance of freedom of career choice for Berkeley Law graduates.

To qualify for LRAP, a graduate must work for a nonprofit organization or an agency of government in law-related employment that makes substantial use of legal skills.

LRAP loans will be granted on a semiannual basis, assisting participants with all qualified law school loan payments to be made in the following six months. At the end of six months, the LRAP loan will be forgiven (canceled) when the participant demonstrates that he or she has met the employment and income requirements and made all the qualified educational loan payments. (See exception for participants in judicial clerkships of less than two years under Qualifying Employment.)

Because most educational loans offer a six-month grace period following graduation, graduates going directly into qualifying employment will usually receive their first LRAP loan approximately six months after graduation.

### 1. Qualifying Employment

To be eligible for LRAP, an applicant must work in qualifying employment. Only loan repayments made while participants work in qualifying employment will be eligible for assistance with an LRAP loan and subsequent cancellation.

Qualifying employment is defined as greater than half-time work for a nonprofit organization including all 501(c)(3) organizations or an agency of government in law-related employment. It includes but is not limited to prosecutors, public defenders, military JAG corps, legislative staff, and administrative agency staff that make substantial use of legal skills, for example, by requiring passage of the bar or otherwise drawing heavily on law school training. Positions with international NGO's or foreign governments meeting the above requirements can qualify for LRAP coverage. Non-tenure track academic positions, including but not limited to clinical instructors and research fellows can also qualify. Tenure track academic positions and positions in private firms, even if doing public interest work, do not qualify. A preliminary review of prospective jobs by the LRAP coordinator is available.

Judicial clerkships intended to last two or more years are considered qualifying employment. Beginning with the Class of 2008, judicial clerkships of less than two years qualify if the graduate intends to pursue public interest employment immediately following the clerkship.

The forgivable loan during each six-month LRAP eligibility period will have an eight (8) percent interest rate and no requirement of payment so long as public interest employment is secured at the end of the clerkship. Each loan will be forgiven over a period of three years in qualifying LRAP employment (33 percent forgiven for each 12 months of qualifying employment). If the graduate fails to enroll in the LRAP on the cycle following the end of the clerkship or leaves qualifying employment at any time before the expiration of the three-year required work credit, the entire remaining balance of the loan will become due within one year.

### 2. Participant's Annualized Income and Adjustments

Eligibility for LRAP loans, as well as the amount of the loans, depends also on an applicant's annualized full-time income. Annualized full-time income is the equivalent of the gross income reported in the Financial Statement and Personal Information section of the LRAP application. For those applicants working less than full-time, it includes salary adjusted for the calendar period employed and the number of hours worked per week.

A married participant's annualized full-time income will not be adjusted unless his or her spouse has a higher income, in which case the participant's eligible income will

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## LRAP LOAN REPAYMENT ASSISTANCE PROGRAM FOR PUBLIC SERVICE EMPLOYMENT

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be calculated based on half of the joint income of the couple.

For purposes of entrance into and participation in LRAP, those with dependents, as determined under federal income tax guidelines, shall receive a credit in the form of a downward adjustment of their annualized full-time income, by \$6,000 for one dependent and by \$4,000 for each additional dependent.

### 3. Imputed Contribution

For program participants with an annualized full-time income of \$58,000 or less, the LRAP loan shall equal the amount necessary to cover all scheduled payments for eligible law school loans during the succeeding six-month period.

For participants with full-time annualized incomes greater than \$58,000, the amount of program assistance will be prorated, with participants expected to make an imputed contribution. The imputed contribution will be equal to 35% of marginal income above \$58,000.

#### Online LRAP Estimator:

[www.law.berkeley.edu/students/financial\\_aid/LRAP\\_calc.html](http://www.law.berkeley.edu/students/financial_aid/LRAP_calc.html)

### 4. Eligible Loans

LRAP will assist with repayments made on the principal and capitalized interest of federal and private educational loans borrowed for the J.D. Program, provided that any loan amount borrowed in excess of the student budget as determined by the Financial Aid Office for any particular year will not be eligible for LRAP assistance.

The overall cap on principal and capitalized interest for all loans covered by LRAP shall be \$100,000 for law school loans, no more than \$10,000 of which can be for bar study loans.

Federal student loans include Stafford subsidized and unsubsidized, Perkins, and Graduate PLUS loans.

### 5. Length of Program Participation

Berkeley Law graduates are eligible for their first LRAP loan at the end of their loan grace period, which normally ends six months after graduation. Law students graduating in the spring and otherwise eligible will typically qualify for an LRAP loan the January following graduation, to cover the six-month period from January through June of the year following graduation.

Graduates seeking to participate in LRAP must begin participating in the program within three years after the end of their loan grace period, which normally ends six months after graduation.

The maximum length of LRAP participation is 10 years. This length of eligibility provides LRAP participants with financial support throughout the standard 10-year repayment plan. Participants who qualify for maximum assistance and who remain in the program for 10 years can expect to have LRAP pay off their entire law school debt only if the loans are scheduled for a 10-year repayment plan.

### 6. Loan Repayment Terms (Calculation of Program Assistance)

On a semiannual basis, LRAP will provide each participant a loan equal to the participant's anticipated total repayments less any imputed contribution to be made on the principal and capitalized interest of eligible loans during the subsequent six-month period. The highest interest rate covered by the program is 8.25%.

Payments made in excess of those due under a 10-year repayment schedule are not eligible for assistance. Though the program will cover payments made on an amortization basis greater than 10 years, LRAP loans will be forgiven to a maximum of the actual loan payments made. Participants cannot apply for a LRAP loan based on a 10-year repayment schedule, make actual payments of less than that, and expect the entire LRAP loan to be forgiven. To take maximum advantage of LRAP, participants are advised to structure their debt with a standard 10-year repayment plan.

For most participants, the LRAP loan will be equal to six months of scheduled loan payments, less any imputed contribution.

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# GUIDELINES

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## 7. Application Procedure

Application forms are available from the Berkeley Law website or the Financial Aid Office. Applications must include all pertinent information regarding loans, employment and income. Applications are due on May 15 for July disbursements and on November 15 for January disbursements. Approved applicants will be notified and sent a promissory note and statement of rights and responsibilities. Loan disbursements will not occur until the promissory note and statement of rights and responsibilities are completed and returned to the Berkeley Law Financial Aid Office. Loan forgiveness will not occur until an application has been reviewed and approved.

Participants will be notified if they qualify for loan forgiveness. Applications for forgiveness are due on June 30 for the January–June forgivable loan period and December 31 for the July– December forgivable loan period.

## 8. Consultation and Appeals Process

The Financial Aid Office provides consultations and reviews regarding LRAP eligibility. Should your application be denied, you may submit an appeal to the Assistant Dean, Financial Aid. If your appeal is denied, a subsequent appeal should go first to the Associate Dean, Student Affairs, for a ruling, and if need be to the Dean of the Law School thereafter.

## 9. Limited Funds Contingency and Right to Modify

In the event that funding is not sufficient to fully fund all qualified applicants in the manner anticipated above, the law school will select LRAP recipients and determine award levels; available funds may be disbursed pro rata, or awards may be adjusted on an individual basis considering salary and total loan indebtedness.

# APPLICATION

## LRAP LOAN REPAYMENT ASSISTANCE PROGRAM FOR PUBLIC SERVICE EMPLOYMENT

# 2009

### This application is for:

- An LRAP loan (January-June 2009)  
 The forgiveness of my LRAP loan (July-December 2008)

### BIOGRAPHICAL INFORMATION

Graduating Class			
Name		Student ID	
Email Address			
*Email is our primary method of contacting you. Please provide an email which you will check regularly.			
	Current Address		Permanent Address
Street and Apt #			
City, State, ZIP			
Current/Perm. Phone #			
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		
Number of Dependent Children (as defined by the federal tax code)		Ages of Dependent Children	

### References

Please list two references who will always know where to contact you and do not reside at the same address (e.g. relatives or friends).

	Reference 1	Reference 2
Name		
Address (Street and Apt #)		
Address (City, State, ZIP)		
Phone #		

### Loan Indebtedness Information

Loan Source	Principal on Note*	Monthly Payment	Interest Rate
Federal/Direct Subsidized Loans			% <input type="checkbox"/> fixed <input type="checkbox"/> variable
Federal/Direct Unsubsidized Loans			% <input type="checkbox"/> fixed <input type="checkbox"/> variable
Perkins Loans			5 % <input checked="" type="checkbox"/> fixed <input type="checkbox"/> variable
Grad PLUS Loans			% <input type="checkbox"/> fixed <input type="checkbox"/> variable
Private Educational Loans			% <input type="checkbox"/> fixed <input type="checkbox"/> variable
<b>Total Debt</b>			

\* Principal of loans when borrowed at Berkeley Law

NOTE: Perkins loans and private loans must be reported separately. Please check the Loan Disclosure Statement from your lender for interest rates and monthly repayment terms.

## FINANCIAL STATEMENT AND PERSONAL INFORMATION

Please report anticipated income for January-December 2009. If you are married, your spouse's income must be reported.

	Applicant	Spouse
Wages and salaries		
Overtime/Bonus/Commissions		
Taxable interest Income		
Dividend income		
Business income		
Alimony		
Unemployment compensation		
Rental income		
Trust fund income		
Other income (please specify)		
<b>Total Income</b>		

## EMPLOYMENT INFORMATION

Please complete this information as accurately as possible. If you are married, please provide information regarding your spouse's employment.

	Applicant	Spouse
Employer		
Address (Street and Apt #)		
Address (City, State, ZIP)		
Phone #		
Name of supervisor		
Employment starting date (and ending date if applicable)		
Annual salary		
Full time or part-time (if part-time, specify number of hours per week)	<input type="checkbox"/> Full time <input type="checkbox"/> Part-time, # of hours ____ (Full time = ____ hours)	
Brief job description		

## CERTIFICATION

I certify that all of the information provided on this form is true and complete to the best of my knowledge. I agree to provide verification of the information that I have supplied on this form if requested by the School of Law or the program administrators.

Applicant's signature: \_\_\_\_\_

Date: \_\_\_\_\_

Spouse's signature: \_\_\_\_\_

Date: \_\_\_\_\_

**VERIFICATION**  
**LRAP** LOAN  
 REPAYMENT  
 ASSISTANCE  
 PROGRAM  
 FOR PUBLIC SERVICE  
 EMPLOYMENT

2009

**EMPLOYER VERIFICATION**

**To the employer:** Please complete this information as accurately as possible. **Please attach a published copy of the employee's job description.** The information you are providing will enable us to determine whether the employee's job meets the Qualifying Employment requirement for Berkeley Law's Loan Repayment Assistance Program.

Employee name	
Employer	
Address (number and street)	
Address (city, state, zip)	
Phone	
Employee's title	
Name of employee's supervisor	
Employment starting date (& ending date if applicable)	
Annual salary	
Does employee work full time or part-time? (If part-time, specify number of hours per week)	<input type="checkbox"/> Full time <input type="checkbox"/> Part-time, # of hours ____ (Full time = ____ hours)
Brief job description:	
Please describe the legal skills required for this position, including whether passing the bar is a necessary prerequisite:	

**Form completed by:**

Employer Name (print): \_\_\_\_\_ Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_