

# **UNIVERSITY OF MAINE SCHOOL OF LAW LOAN REPAYMENT ASSISTANCE PROGRAM**

The University of Maine School of Law Loan Repayment Assistance Program (LRAP) supports recent University of Maine School of Law graduates in law-related public interest careers by assisting them in the repayment of their educational debt.

The Program is made possible by an endowment fund (“Fund”) established by generous gifts from friends of the Law School. Income from this Fund together with giving from alumni and friends of the Law School and fundraising by student organizations, provide loan repayment assistance to graduates who practice public interest law.

## **Guidelines and Procedures**

### **General Description:**

The goal of the Program is to encourage Maine Law graduates to pursue public interest careers. The Program does so by providing loans that are subject to cancellation if qualifying conditions are met. Recipients are determined by a committee appointed by the Dean (“Committee”). As a condition of the loan repayment assistance award (“LRAP Award”), Program recipients must provide the Law School with a commitment letter and promissory note affirming:

- The intent to remain in a law-related public interest position for at least a year following the grant of the award;
- A promise to repay the award should they not remain in a law-related public interest position for a minimum of one year, or if they fail to meet any other conditions of the award for that year, and;
- That the awards received from the Program will be used solely for the repayment of law school educational debt and for no other purposes.

The Committee shall determine annually the award recipients and the amount of each award. These determinations are based on:

- The funds available,
- The number of qualified applicants,
- The type of employment, and
- The relationship of each applicant’s salary to educational debt

The Committee, in its sole discretion, shall determine the number and amount of the annual award(s). The awards are renewable annually. In the early years of the Program, it is expected that awards will range from \$1,500 to \$3,000. The ultimate goal of the Program is to increase the size of the Fund so that the Program is able to fund a larger portion of a candidate’s annual consolidated educational debt.

## **Eligibility Guidelines**

In order to be considered for the Program, first-time applicants must have graduated from the University of Maine School of Law within the past five years and be employed on a full-time basis in a public interest job, earning \$55,000 or less. (Part-time employment will be considered on a pro rated basis, if funds allow). Applicants remain eligible in subsequent years until their earnings reach \$60,000. The Committee will review the earnings limit periodically and make adjustments as necessary and appropriate. Applicants must meet the following criteria:

### **1. Employment Must be in a Public Interest Organization.**

To be eligible for an LRAP Award, the applicant must be employed by a public interest organization. Three broad categories of employment meet this criterion and applicants will be considered in the following descending order of priority:

- 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 include, but are not limited to, legal services corporations and public defender's offices.
- Private, non-profit organizations. Examples of such employers include, but are not limited to, private organizations with a "501(c)(3)" or "501(c)(4)" tax exempt status.
- State, municipal or federal government agencies (other than those listed in the exclusions section). Examples include, but are not limited to, district attorney offices and attorney general offices.

### **2. Employment Must be Law Related.**

Applicants must provide documentation that their employment duties are law related. At the time of application, candidates will be asked to submit a letter from their employer that describes the terms of the employment offer and description of the duties and salary.

### **3. Financial Status.**

Candidates must agree to:

- Apply funds directly to their educational loans,
- Provide the Committee with a completed application form together with copies of their annual tax returns, loan statements, and other documents as necessary.

## **Exclusions**

Graduates employed in judicial clerkships or in academic positions are not eligible for the Program. Should they become employed in a qualified law-related public interest position within five years of graduating, such graduates would become eligible to apply for the Program.