

LOAN REPAYMENT & FORGIVENESS

“(I)f **large segments** of the latest generation of lawyers continue to be **locked out** of public service and government opportunities... access to justice will **evaporate.**” Robert E. Hirshon, 2001-2002 ABA president

BACKGROUND

FACED WITH A cumulative debt of more than \$80,000 that translates to monthly payments of more than \$1,000, most new law school graduates quickly dismiss careers in the low-paying fields of public service and government law. Loan Repayment Assistance Programs (LRAPs) encourage graduates to take a second look at careers in public service by providing financial aid to those working in the field.

Various types of LRAPs exist, administered by various sources, including law schools, state bar foundations, federal and state governments, and public interest employers. Most provide aid in the form of a loan, forgiven upon completion of a required service obligation. Most also limit how much a recipient can earn while participating in the program.

STATE & LOCAL ACTIVITIES

There are currently 15 statewide LRAPs, eight of which – in **Arizona, Florida, Maine, Missouri, New Hampshire, New York, Texas and Washington** – were established or are administered by their state’s bar association or bar foundation. In addition, the **Indiana** Bar Foundation has approved and is developing an LRAP program.

ABA ACTIVITIES

The ABA has adopted policy urging law schools, state and local bar associations, and federal and state lawmakers to establish LRAPs. The ABA has also made it a legislative priority to seek changes to the Federal student loan program to help alleviate law student debt.

The ABA created the Commission on Loan Repayment and Forgiveness in 2001. In August 2003 it issued its final report, outlining findings and recommendations for the federal government, state governments, law schools, and the profession. The commission also published a guide for creating state LRAP programs.

After the commission was sunset in August 2003, its work has been continued by the ABA Standing Committee on Legal Aid and Indigent Defendants, which supports bars, lawyers, legislators, and others seeking to establish loan repayment programs in their states.

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