

**Loan Repayment Assistance Programs**  
**Prepared for the American Bar Association Standing Committee on Legal Aid and Indigent Defendants**  
**7/17/09**

**Summary**

<b>State</b>	<b>Year Created or Began Assistance</b>	<b>Creating Entity or Current Administrator</b>	<b>Number of Recipients</b>	<b>Time Limits And Maximum Years of Assistance</b>	<b>Range &amp; Maximum Annual Grant/ Loan Amounts</b>
Arizona	1990	Arizona Foundation for Legal Services & Education	22 (2009)	None	Max: \$10,000 Average: \$2,273 Range: \$1,000 - \$7,000
District of Columbia	2008	DC City Council/DC Bar Foundation	58 (2009)	No time limit, but maximum of \$60,000 of assistance	Max: \$12,000 Average: \$8,047 Range: \$469 - \$12,000
Florida	2002	Florida Bar Foundation	199 (2009)	Up to 8 years of assistance	Max: \$7,500
Illinois	2007	The Chicago Bar Foundation	15 (2009)	Five years	Max: \$12,000 Average: \$10,000 Range: \$8,000- \$12,000
Indiana	2007	Indiana Bar Foundation	7 (FY09)	None	Max: \$5,000 Average: \$4,161 Range: \$2,000 - \$5,000
Iowa	2007	Iowa State Bar/Iowa Student Loan Liquidity Corporation	11 (FY 2008)	None	Max: \$5,000 Average: \$4,500 Range: \$3,100 - \$5,000

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Louisiana	2007	Louisiana Bar Foundation	20 (2009)	None	Max: \$5,000 Range: \$1,512 - \$5,000 Average: \$3,426
Maine	2003	Maine Bar Foundation	15 (Fall 2007)	Ten years. May be waived.	Max: \$5,000 Average: \$2,600 Range: \$100 - \$5,000
Maryland	1988	Office of Student Financial Assistance of MD Higher Education Commission	88 (2007)	Priority given to applicants who graduated within last three years	Max: \$10,000 Average: \$8,000 Range: \$1,500 - \$10,000
Massachusetts	2001	Massachusetts Legal Assistance Corporation	36 (FY08)	Set by local programs	Max: Set by local programs Average: \$4,000 Range: \$176 - \$10,400
Minnesota	1991	Loan Repayment Assistance Program of Minnesota	69 (PY08)	Must apply within three years of graduation or end of clerkship if that was first employment; up to 15 years of assistance	Max: individual formula Average: \$4,501 Range: \$366 - \$8,940

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Missouri	2005	Missouri Bar Foundation/Missouri Bar Association	66 (2007)	Apply within three years of graduation (six years if had clerkship); up to 15 years of assistance	Max: \$2,000 Average: \$800
Montana	2006	Montana Justice Foundation	12 (PY08)	Up to five years of assistance	Max: \$2,500 Range: \$1,250 - \$2,500 Average: 2,019
New Mexico	2006	NM Department of Education	24 (FY08)	None	Max: \$7,200 Average: \$4,825 Range: \$3,200 - \$7,200
New Hampshire	1999	New Hampshire Bar Foundation	17 (FY09)	None	Max: \$10,000 Average: \$6,000 Range: \$600 - \$9,600
New York	2003	New York State Bar Association	6 (2008)	Begin assistance within five years of bar admission; up to ten years of assistance	Max: \$4,000 Average: \$4,000
North Carolina	1989	North Carolina Legal Education Assistance Fund	148 (2007)	None	Max: \$9,000; Average: \$4,000 Range: \$3,000 – \$9,000
Ohio	2007	Ohio Legal Assistance Foundation	155 (2008)	Maximum of \$75,000 of assistance	All receive \$6,000

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Oregon	2007	Oregon State Bar	7 (2009)	Three years of assistance given to each participant	All receive \$5,000
South Carolina	2007	SC Bar Foundation	31 (FY09)	None	Max: \$7,200 Range: \$1,800 - \$6,840 Average: \$5,295
Texas	2003	Texas Access to Justice Foundation	80 (FY09)	Graduated within last ten years	Max: \$4,800 Average: \$4,800
Vermont	2007	Vermont Bar Foundation	29 (FY08)	None	Max: \$5,000 Range: \$1,000 - \$5,000 Average: \$3,800
Virginia	2008	Legal Services Corporation of Virginia	83 (PY09)	None	All receive \$5,000

State	Full-time Employment Requirement <sup>1</sup>	Income Cap <sup>2</sup>	Law Licensure Requirement <sup>3</sup>	Grant/ Loan/ Forgiveness	Specific Law School Requirements
Arizona <sup>4</sup>	No	\$65,000	Yes	Loan	No
Dist. of Columbia <sup>5</sup>	No	\$65,000	Yes	Loan	Preference
Florida <sup>6</sup>	No	None	Yes	Loan	No
Illinois	Yes	None	Yes	Loan	No
Indiana <sup>7</sup>	No	\$50,000	Yes	Loan	No
Iowa <sup>8</sup>	No	\$50,000	Yes	Loan	No
Louisiana <sup>9</sup>	Yes	\$45,000	Yes	Loan	No
Maine <sup>10</sup>	No	None	Yes	Loan	No
Maryland <sup>11</sup>	Yes	\$60,000/ \$130,000 if married	Yes	Grant	No
Massachusetts <sup>12</sup>				Loan	
Minnesota <sup>13</sup>	Yes	\$47,500	Yes	Loan	Yes
Missouri <sup>14</sup>	Full-time may re-apply if become part-time involuntarily	\$46,000	Yes	Loan	ABA-accredited
Montana <sup>15</sup>	Yes	None	Yes	Loan	No
New Hampshire <sup>16</sup>	No	None	Yes	Loan	No
New Mexico <sup>17</sup>	No	\$45,000	Yes	Grant	Preference
New York <sup>18</sup>	Yes	\$45,000- \$75,000	Yes	Loan	ABA-accredited
North Carolina <sup>19</sup>	Yes	\$42,000 - \$51,000	Yes	Loan	ABA-accredited
Ohio <sup>20</sup>	No	None	Yes	Loan	No
Oregon <sup>21</sup>	No	\$50,000	Yes	Loan	No
South Carolina <sup>22</sup>	No	None	Yes	Loan	No
Texas <sup>23</sup>	Yes	\$45,000/ \$80,000 for household	Yes	Loan	ABA-accredited
Vermont <sup>24</sup>	No	\$50,000	Yes	Loan	No

Virginia <sup>25</sup>	No	None	Yes	Loan	No
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<sup>1</sup> Full-time requirements vary from 32 to 35 hours per week.

<sup>2</sup> The LRAPs vary in how and what income is counted. Minnesota, Missouri and North Carolina's cap is after certain deductions are given. Texas is household income, and some states count spouse or domestic partner's income and some expenses.

<sup>3</sup> Many states allow applicants to be unlicensed at the time of application, but must be licensed within a certain period of time.

<sup>4</sup> Arizona: Part-time attorneys receive pro-rated assistance. Applicants must be members of the State Bar of Arizona with the possibility of waiver of this requirement; or be licensed by another state and employed by an approved non-profit legal organization assisting immigrants.

<sup>5</sup> District of Columbia: Applicants must be licensed to practice in DC or with another state and an application is pending with DC or be authorized under the provisions of Rule 49(c)(9) of the DC Court of Appeals. Graduates of accredited public schools of law in DC are given preference if applicants exceed funding.

<sup>6</sup> Florida: Part-time attorneys who are at least a 0.50 FTE are eligible for pro-rated assistance. Recipients must be admitted to the Florida Bar by the end of the first year after having been selected as a participant.

<sup>7</sup> Indiana: Assistance to part-time attorneys is pro-rated. Law licensure requirement may be waived for up to 12 months.

<sup>8</sup> Iowa: Assistance to part-time attorneys is pro-rated. Law licensure is required of participants, not applicants.

<sup>9</sup> Louisiana: Applicants must be licensed members of the Louisiana State Bar Association.

<sup>10</sup> Maine: Part-time attorneys receive pro-rated assistance.

<sup>11</sup> Maryland: Preference given to individuals who have graduated in the last three years. A check is issued that is co-payable to the recipient and the loan holder.

<sup>12</sup> Massachusetts: Eligibility and benefits are set by local programs.

<sup>13</sup> Minnesota: Individuals with disabilities may apply for a waiver for part-time employment. Recipients must be graduates of Minnesota law schools or ABA-accredited law school (if employed by qualified Minnesota agency), and must be licensed to practice law by a state. Income cap is adjusted for certain assets and expenses.

<sup>14</sup> Missouri: Applicants may apply without a license, but must have a license to receive a loan.

<sup>15</sup> Montana: Recipients must be admitted to the State Bar of Montana by the end of the first year after having been selected as a participant.

<sup>16</sup> New Hampshire: Part-time attorneys receive pro-rated assistance.

<sup>17</sup> New Mexico: Applicants must be licensed in New Mexico. Preference is given to applicants who graduated from the University of New Mexico law school, have the greatest financial need, and have the lowest salaries. The award is a grant, but interest, along with the grant amount must be repaid if a recipient does not fulfill his or her obligations.

<sup>18</sup> New York: Applicants will not receive assistance until admitted to New York Bar.

<sup>19</sup> North Carolina: Recipients must be a licensed member in good standing of a state Bar. An applicant may apply before licensed, but will not be eligible to participate until licensed. Preference is given to graduates of North Carolina law schools, then graduates of out-of-state law schools who are originally from NC, and then others.

<sup>20</sup> Ohio: Assistance to part-time attorneys is pro-rated. Participants must be licensed in Ohio within 18 months of becoming a participant. Licensure requirement may be waived for positions that do not require an Ohio license, but are held by an attorney.

<sup>21</sup> Oregon: Applicants must be eligible debt of at least \$30,000. Part-time employees may apply, but assistance may be prorated at the Advisory Committee's discretion. Applicants must be licensed in Oregon. Participants remain eligible if their salaries increase above \$45,000.

<sup>22</sup> South Carolina: Assistance to part-time attorneys is pro-rated. Law licensure requirement may be waived for up to 12 months, and be waived entirely for attorneys in positions that may not require a South Carolina law license.

<sup>23</sup> Texas: Recipients must be licensed to practice law in Texas, with the exception of immigration attorneys who may be licensed in any U.S. jurisdiction.

<sup>24</sup> Vermont: Assistance to part-time attorneys is pro-rated.

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<sup>25</sup> Virginia: Assistance to part-time attorneys is pro-rated. Participants must be licensed in Virginia within 18 months of becoming a participant. Licensure requirement may be waived for positions that do not require a Virginia license, but are held by an attorney.