Law School Loan Repayment Assistance Programs

**Law Schools Loan Repayment Assistance Programs (LRAP)**
Many law schools offer loan repayment assistance programs for students who choose to pursue a career in either the public or nonprofit sector, where salaries are typically lower. The loan repayment assistance program allows for students to choose a career in these sectors without the burden of significant debt. The eligibility for these programs and the amount of assistance offered is determined by each school’s financial aid office. A list of law schools with LRAP programs is available.

**Public Service Loan Forgiveness Program**
The Public Service Loan Forgiveness Program, established by the College Cost Reduction & Access Act offers loan forgiveness after 10-years of public service employment. To qualify for loan forgiveness, a borrower must make monthly loan payments for ten years (120 payments) while working full-time in qualifying public service employment.

Only non-defaulted loans made under the William D. Ford Direct Loan Program are eligible for loan forgiveness. The Direct Loan Program includes the following types of loans:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
- Federal Direct Unsubsidized Stafford / Ford Loans (Direct Unsubsidized Loans)
- Federal Direct PLUS Loans (Direct PLUS Loans)- for parents and graduate or professional students
- Federal Direct Consolidation Loans (Direct Consolidation Loans)

For more information regarding the terms and conditions of the program and to understand what types of public service jobs qualify visit the links below. To learn more about how to apply visit the law schools financial aid office.

Public Service Loan Forgiveness Program – StudentAid.ed.gov
StudentAid.ed.gov – Loan Forgiveness Fact Sheet
EqualJusticeWorks – Public Service Loan Forgiveness Information and Tools
EqualJusticeWorks – Public Service Loan Forgiveness Checklist