



MICHAEL P. JUDGE
PUBLIC DEFENDER

LAW OFFICES
LOS ANGELES COUNTY PUBLIC DEFENDER

CLARA SHORTRIDGE FOLTZ
CRIMINAL JUSTICE CENTER
210 W. TEMPLE STREET, SUITE 19-513
LOS ANGELES, CALIFORNIA 90012
(213) 974-2801 / FAX (213) 625-5031
TDD (800) 801-5551

EXECUTIVE OFFICE

January 27, 2006

Honorable Robert C. Scott
Member, U.S. House of Representatives
1201 Longworth House Office Building
Washington, DC 20515

**RE: PROSECUTORS AND DEFENDERS INCENTIVE ACT (H.R. 198, S2039) -
STUDENT LOAN FORGIVENESS**

Dear Congress Member Scott:

I wish to acknowledge your commitment to fairness, due process and integrity in our criminal justice process in this nation as is demonstrated by your sponsorship of H.R. 198. I am convinced that ample support for your effort in this regard is contained in the personal stories of deputy public defenders and those who aspire to that role included herein with this letter.

The above legislation is now critical in responding to a crisis that has been steadily and insidiously growing over the past 10 years that has materialized into an impending disaster regarding the ability to retain high quality well trained prosecutors and defenders in local criminal justice systems. Likewise there is a similar detrimental effect on recruiting which has already damaged defender offices and is poised to hit prosecutor offices hard.

It is now common for law school graduates to be burdened with in excess of \$100,000 in student loan debt when they finally manage to pass the Bar. The compensation offered by prosecuting offices and public defender offices is not sufficient to stay apace of the repayment schedules in the absence of student loan repayment assistance or forgiveness.

Certainly the result for defenders is that massive deferral of payments has occurred, resulting in a compounding effect, rendering payment even more unlikely. Prosecutors have enjoyed some loan forgiveness / repayment assistance with a cap. With the massive new debt levels prosecutors also will be challenged to make their payments.

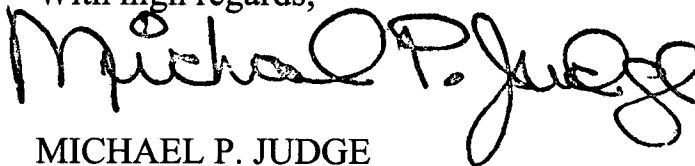
I have included herewith a number of stories written by actual defenders who are struggling mightily but going down and in danger of succumbing to the harsh reality that they will never enjoy any sort of decent lifestyle, nor be able to feasibly consider starting a family, and will still be threatened by the debt load. These defenders will be forced out of indigent criminal defense work or will be required to take second jobs which will exhaust their energy, eliminate any vestige of zeal, damage their health and likely result in inadequate assistance of counsel (IAC), producing more convictions of innocent people and more financial liability for local government.

The good news is that this does not have to happen. Student loan forgiveness / repayment assistance will enrich no one, it merely will provide an environment within which law students highly motivated to serve their communities as prosecutors and defenders will still be able to do so, realizing that they will never get rich, but yet will be able to afford to serve the public. Failure to enact the Prosecutors and Defenders Incentive Act will ultimately cause the offices to only be staffed by the very well to do and those unable and unworthy of securing employment elsewhere. Such a scenario entails a disconnect with local communities and the likelihood of botched prosecutions and an increase in the conviction of the innocent.

To provide some perspective I have been the Chief Defender of the Los Angeles County Public Defender's Office, the oldest and largest in the nation, for the past 12 years. I hire on average 40-45 lawyers per year. Due to the high profile nature and historical prestige of the Los Angeles office there ordinarily have been multiple applicants for each opening. However, I have had to vastly increase our recruiting efforts to maintain an incoming talent pool of sufficient size, quality and diversity.

It became necessary to expand the ambit of recruiting from locally to statewide, to the western region of the country and now to the entire nation to ensure the success of our recruiting in the face of the deterrent of crushing student loan debt. Our recruiting effort now includes teams of recruiters, some of whom do in person interviews on the east coast with law students from more than 20 law schools. This is an extraordinary effort which probably cannot be equaled by any other office. In some sense we are "poaching" in the territory of other defender offices. However, we have hit the outer dimension in terms of what can be done in a financially prudent manner. Moreover, I have experienced more "turndowns" of employment offers in the recent past than during my first 9 or 10 years as Chief Defender. I attribute that to the "ice cold water in the face syndrome" experienced by motivated candidates making the final net net calculations and discovering a defender career can be an adventure in deficit financing.

With high regards,

A handwritten signature in black ink that reads "Michael P. Judge". The signature is written in a cursive, flowing style with a large, prominent "M" and "J".

MICHAEL P. JUDGE
Chief Public Defender
Los Angeles County

MPJ:ij
Attachments



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EXECUTIVE OFFICE

January 27, 2006

Honorable Orrin G. Hatch
Senator, U.S. Senate
104 Hart Office Building
Washington, DC 20510

**RE: PROSECUTORS AND DEFENDERS INCENTIVE ACT (S2039, H.R. 198) -
STUDENT LOAN FORGIVENESS**

Dear Senator Hatch:

We are greatly in need of your assistance and hope you will reaffirm your commitment to fairness, due process and integrity in our criminal justice process in this nation by joining your fellow Senators: Dianne Feinstein, Daniel Akaka, Maria Cantwell, Richard Durbin, Mike DeWine, Russell Feingold, Tom Harkin, Edward Kennedy, John Kerry, Patrick Leahy, Frank R. Lautenberg, Mark Pryor and Arlen Specter in signing on as a sponsor of S 2039. I am convinced that ample support for your effort in this regard is contained in the personal stories of deputy public defenders and those who aspire to that role included herein with this letter.

The above legislation is now critical in responding to a crisis that has been steadily and insidiously growing over the past 10 years that has materialized into an impending disaster regarding the ability to retain high quality well trained prosecutors and defenders in local criminal justice systems. Likewise there is a similar detrimental effect on recruiting which has already damaged defender offices and is poised to hit prosecutor offices hard.

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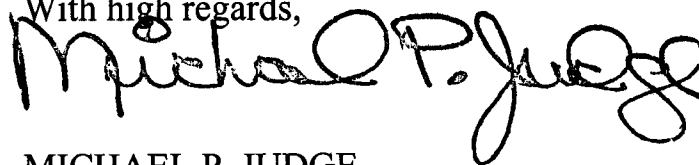
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With high regards,


MICHAEL P. JUDGE
Chief Public Defender
Los Angeles County

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Attachments

1/27/06 letter to Senators
From Senate Judiciary List:

Honorable Orrin G. Hatch
Senator, U.S. Senate
104 Hart Office Building
Washington, DC 20510

Honorable Charles E. Grassley
Senator, U.S. Senate
135 Hart Senate Bldg.
Washington, DC 20510-1501

Honorable John Kyl
Senator, U.S. Senate
730 Hart Senate Building
Washington, D.C. 20510

Honorable Jeff Sessions
Senator, U.S. Senate
335 Russell Senate Office Building
Washington, D.C. 20510-0104

Honorable Lindsey Graham
Senator, U.S. Senate
290 Russell Senate Office Building
Washington, DC 20510

Honorable John Cornyn
Senator, U.S. Senate
517 Hart Senate Office Building
Washington, DC 20510

Honorable Sam Brownback
Senator, U.S. Senate
303 Hart Senate Office Bldg.
Washington, D.C. 20510

Honorable Tom Coburn
Senator, U.S. Senate
172 Russell Senate Office Bldg.
Washington, DC 20510

Honorable Joseph R. Biden, Jr.
Senator, U.S. Senate
201 Russell Senate Office Building
Washington, D.C. 20510

Honorable Herbert Kohl
Senator, U.S. Senate
330 Hart Senate Office Building
United States Senate
Washington, D.C. 20510

Honorable Charles E. Schumer
Senator, U.S. Senate
313 Hart Senate Building
Washington, DC 20510



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EXECUTIVE OFFICE

January 27, 2006

Honorable Rosa L. DeLauro
Member, U.S. House of Representatives
2262 Rayburn House Office Building
Washington, DC 20515

**RE: PROSECUTORS AND DEFENDERS INCENTIVE ACT (H.R. 198, S2039) -
STUDENT LOAN FORGIVENESS**

Dear Congress Member DeLauro:

We are greatly in need of your assistance and hereby request that you affirm your commitment to fairness, due process and integrity in our criminal justice system in this nation by joining with many of your colleagues by becoming a sponsor of H.R. 198. I am convinced that ample support for your effort in this regard is contained in the personal stories of Deputy Public Defenders and those who aspire to that role included herein with this letter.

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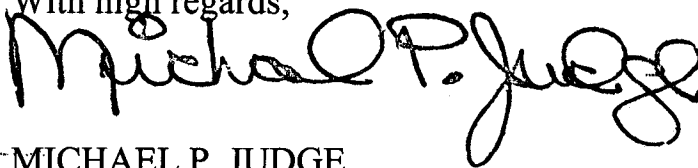
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With high regards,

A handwritten signature in black ink that reads "Michael P. Judge". The signature is written in a cursive, flowing style with a large, prominent "M" and "J".

MICHAEL P. JUDGE
Chief Public Defender
Los Angeles County

MPJ:ij
Attachments

1/27/06 letter to Congress Members
From the House Sponsors of HR 198 list:

Honorable Rosa L. DeLauro
Member, U.S. House of Representatives
2262 Rayburn House Office Building
Washington, DC 20515

Honorable Stephen F. Lynch
Member, U.S. House of Representatives
319 Cannon House Office Building
Washington, DC 20515

Honorable Martin T. Meehan
Member, U.S. House of Representatives
2229 Rayburn House Office Building
Washington, DC 20515

Honorable David E. Price
Member, U.S. House of Representatives
2162 Rayburn House Office Building
Washington, DC 20515

ijozefcz@co.la.ca.us

From: "Trisha Newman" <trisha_newman@yahoo.com>
To: <ijozefcz@co.la.ca.us>
Sent: Saturday, November 19, 2005 1:10 PM
Subject: PD hardship

To Whom It May Concern:

I have been a public defender for about 7 months now and I have yet to break even with my bills on my current salary. I have not changed to a higher paying job simply because all I've ever wanted to do since I began law school, was to be a public defender. I've actually had to figure in my overdraft charges on my bank account as part of my monthly budget. This is because I did not have my parents helping me pay for my college or law school education, so the only way I could complete my education was to take out the maximum amount of loans allowed. If I didn't have to pay those loans I would be fine financially. However, had I not taken out the loans, I never would have completed law school. In the alternative, if the cost of living were lower, I would also be able to at least break even. Public defenders and district attorneys, in metropolitan areas especially where the cost of living is so high, simply do not make enough with having to pay back six figure student loans. At some point, I've been invited to private firms which I have had to seriously consider based on the struggle I have each and every month just to live. It does wear on someone who's completed 7 years of education or more to have to continue to live this way. It took me 6 months to save up to buy furniture. I simply had a pillow and blanket on the floor in my living room that entire time. I would have continued with my contract work, writing appellate briefs and motions for private firms in my own free time, but we agree to not do any other legal work when we work for the government, since it might be a conflict of interest. I would most likely not have the time anyway since working for the government, while it is 40 hours/week on paper, we work more than 40 hours/week. We work as much as is needed for our caseloads and have to do what needs to be done, regardless of whether we are "permitted" to leave at 5p.m.

It's unfair to mainstream society who need people to represent their rights effectively, whether it be a victim or the accused. It is also unfair to those who want to *be* those representatives and cannot because the cost of simply becoming a licensed attorney is so high. These jobs need talented people to do them. Not everyone becomes an attorney to get rich. Some do it because they actually want to help people and in my experience, the district attorneys and public defenders I am associates and friends with, do it because they love it, as do I. But that help comes at the cost of sacrificing the ability to live. I hope this letter helps in getting some much needed help to prosecutors and defenders, and most especially future prosecutors and defenders.

Sincerely,
Trisha Newman

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11/21/2005

From: Ramiro P. Cisneros, rpcisner@co.la.ca.us
To: Michael P. Judge
Sent: Friday, November 18, 2005 8:22 AM

The Paul Loh Story

Paul Loh received his undergraduate degree from the University of California, Berkeley. He then went on to receive his law degree from Harvard University. Turning down opportunities on the East Coast, Paul returned to the Los Angeles area and worked for a Beverly Hills law firm. However, it had always been his dream to be a public defender, and he left the law firm to work his way through the ranks of the Los Angeles County Public Defender's Office from August 1996 through January 2001. He loved his job and was very fulfilled by his work. Unfortunately, once he got married, he realized that this job he loved did not provide him with the opportunity to support his family to his satisfaction, while paying off his law school loans. While it was a difficult to choose between the work he loved and the allure of a much higher paying salary in the private law market, he ultimately had to choose in favor of what was best for his family's future. He left the Public Defender's Office for a private law firm and is now a partner at another prominent Los Angeles law firm. Were it not for the significant financial burden, a substantial portion of which was his law school debt, he would still like to be working as a public defender.

ijozefcz@co.la.ca.us

From: "Cheryl Cornell" <ccornell@co.la.ca.us>
To: <ijozefcz@co.la.ca.us>
Sent: Wednesday, November 16, 2005 4:53 PM
Subject: Response: Prosecutors and Defenders Incentive Act

TO: Michael P. Judge
Public Defender

I am a full-time paralegal with the Law Offices of the Los Angeles County Public Defender. Several years after I began my employment I realized I was passionate about the work, and entered law school. The law school tuition has been escalating and I have had to increase my student loan indebtedness accordingly.

I have a talent for criminal law, and wish to continue to work in the public sector assisting indigent clients. But at the rate my debt is accumulating, I may have to either quit law school, or consider employment as a lawyer in the civil sector.

If I quit law school, I will have to pay the loans back on my current salary. If I continue (and am successful at passing the bar) I may have to forego the work I went to law school to do in the first place.

Senator Durbin's bill will have a profound affect on my situation, making it possible for me to continue in law school, and eventually work where I am most suited, as a defender of the Constitutional right to an attorney in a criminal case.

Cheryl Cornell

ijozefcz@co.la.ca.us

From: "Crandall, Stephen (by way of "Michael Cantrall, M.A." <webmaster@claranet.cpa.org>)" <Stephen.Crandall@pubdef.ocgov.com>
To: "Michael P. Judge" <ijozefcz@co.la.ca.us>
Sent: Monday, November 21, 2005 9:31 AM
Subject: Student Loan Forgiveness

Dear Sir or Madam:

I am currently employed as a Deputy Public Defender in Orange County, California, and have been so employed for over two years. I came to the Public Defender's Office because I wanted to help. I saw many people who needed legal assistance and could not afford it, many people who were innocent, and wanted to maintain their innocence, but could not afford to pay an attorney for trial. I love my job. I love the people I work with, but I simply cannot afford to remain a Public Defender with my current student loan debt.

I put myself through college, working as many as three jobs while playing football, all four years. I put myself through law school the same way, working three jobs, including coaching football, during those three years. I worked well over the 20 hour per week maximum mandated by my law school (usually 40 hours or more), so as to defray costs as best I could. Despite those efforts, I graduated law school with substantial debt, and currently owe over \$200,000.00. The interest on these loans is more than I can currently afford to pay on a regular basis.

The salaries for Public Defenders are simply too low for my debt, and the debt of many of my colleagues. I have used up all my deferments, and am now on a hardship forbearance because my income is too low for the amount of student loan debt I currently carry. If I continue working as a Public Defender, or even as a Deputy District Attorney, I will never pay off my loans.

I recently spoke with a Deputy District Attorney who worked as a tax attorney for a number of years before fulfilling his dream of becoming a prosecutor. His logic was simple, and all too real: he worked in the civil field for a private law firm to pay down his loans. Once they were reduced to a de minimus level, he could then engage in public service. I am in the opposite position. I have to leave my dream job, because I cannot afford to continue doing what I love. I will never own a home, nor can I afford to have more children. I would do anything to remain a Public Defender, but realistically, I have done all I can. I am currently looking for employment in the private sector only because I have to, because I want my daughter to live in a home owned by me, and I don't want her to fall into the same student loan "trap" I fell into.

I have no desire to amass wealth, drive a nice car, live in an expensive home or an exclusive neighborhood. I just want to help people. I love using my education to help those who can't afford one, or who have found themselves in trouble and don't have finances to address the problem. It is truly my calling, but unfortunately these times and my excessive loan debt dictate a different path.

Thank you for your time and consideration,

Sincerely Yours,

Stephen T. Crandall

--- [This E-mail scanned for viruses.]

ijozefcz@co.la.ca.us

From: "Joan Croker" <jcroker@co.la.ca.us>
To: "irene jozefczyk" <ijozefcz@co.la.ca.us>
Sent: Wednesday, November 16, 2005 12:01 PM
Subject: Re: Pros and Defs Act (student loan forgiveness bill)

I spoke with Obiageli Ozobu who quit our Office recently to go into private practice. We spoke about this bill yesterday and she said that although there were additional reasons as to why she left the office, she was unable to afford to pay anything on her loans while employed by the Office. She constantly deferred them, thus racking up a lot of money in interest. Most Grade IIs are unable to repay their loans. She is now in a position where she can begin to repay them. Even those who went to APD can repay them sooner as they tend to get promoted to Grade III much faster.

I hope this helps.

Joan M. Croker, Head Deputy
Juvenile West
11701 Alameda St., 3171
Lynwood, CA 90262
voice: 323 357-5431
fax: 323 357-6813
jcroker@co.la.ca.us

ijozefcz@co.la.ca.us

From: "Jovan Blacknell" <jblacknell@hotmail.com>
To: <ijozefcz@co.la.ca.us>
Sent: Wednesday, November 16, 2005 3:55 PM
Subject: Prosecutors and Defenders incentive act

My name is Jovan Blacknell. I am a Deputy Public Defender I, recently hired in August 2005. My total student loan debt for my seven years undergraduate and law school studies is just better that 76,000. Based on my 10 year repayment schedule, I have month payments of about \$735.00. In addition, I have bar loans in the amount of \$8,000, which month payments are \$71.00. This bring my student loan payments to \$806.00 per month. While I am delighted to work for the Public Defender Office, the burden of loan repayments coupled with California's cost of living may require that the length of my career here be cut short. As of this date, my loans are in deferment as I can not afford to make such payments. Please use my personal situation in support of the above-mentioned act.

Jovan Blacknell
Deputy Pubic Defender I

[This E-mail scanned for viruses.]

ijozefcz@co.la.ca.us

From: "Andrew Thorpe" <athorpe@co.la.ca.us>
To: <ijozefcz@co.la.ca.us>
Sent: Friday, November 18, 2005 2:17 PM
Attach: MEMO--MIKE JUDGE--LOAN FORGIVENESS NOV 18 05.wpd
Subject: PROSECUTORS AND DEFENDERS INCENTIVE ACT--TORRANCE--INGLEWOOD BRANCHES
NOV 18 05

Irene,

This attachment is my response to the Prosecutors and Defenders Incentive Act.

Please pass this on to Mike, and if either of you have any questions you can reach me at (310) 543-4333. Thank you. Andy Thorpe, Acting Head Deputy Torrance Branch and Area Office

11/21/2005

**LOS ANGELES COUNTY
PUBLIC DEFENDER'S OFFICE**

TO: **MIKE JUDGE**

FROM: ANDREW THORPE
 Acting Head Deputy
 Torrance Branch and Area Office

DATE: NOVEMBER 18, 2005

SUBJECT: PROSECUTORS AND DEFENDERS INCENTIVE ACT

Mike,

While I have asked for input from the attorneys I have not received any to date. However, this is an issue I have heard about for years, from a number of lawyers within our office, about the loss of new talent, and the burden it places on the work we do.

Specifically, I will say that I have a daughter who is 24 years of age, presently in her second year at the University of Santa Clara Law School. She will leave law school with at least \$150,000 in debt. She recently has been involved in the "Innocent Project" at the University of Santa Clara, which involves the attempt to free people, or to reduce their sentences, in cases of wrongful conviction. She recently visited San Quentin prison to interview her client, and needless to say she is very excited about the work that we do.

Still, she confided with me that she didn't feel she could be a Public Defender because of the huge debt load she will have when she leaves Law school, which appears it may be more realistically set at \$180,000. She is so interested in becoming a Public Defender that she has considered working first, for about 5 years, at some location where loan forgiveness is part of the employment package. The problem with that avenue of course is that your career path is often set for life after this period of time. She would make an excellent Public Defender in any office but she may well be deterred because of the present state of affairs in relation to this issue.

Secondly, I have a son, 27 years of age, who is currently a lawyer working in San Diego, now in Securities Litigation. He was

a law clerk for our office and did in fact express a strong interest in becoming a Public Defender, but ultimately decided against it, due in large part to his law school debt, which was about \$100,000 when he left law school.

I hope these examples are of some value to you in pursuing this incredibly important goal of seeking out and landing some of the best and brightest new lawyer talent, many of whom who have strong desires to become committed to the pressing social issues of our day.

See you, Andy

OS ANGELES COUNTY LETTER RAM

TO	Michael P. Judge Public Defender FAX: (213) 625-5031	FROM	Lucia Gonzalez Peck Deputy Public Defender - Eastlake Juvenile (323) 266-8990
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Subject: Loan Forgiveness

Date: December 6, 2005

Pg. 1

I would like to share my personal experience with student loan debt. I graduated from law school owing about \$100,000 in student loan debt. I attended a private law school - Loyola Law School. I went to law school to work in the area of social justice and feel honored to have my current position. I never imagined that choosing this type of work would play such a financial toll on my life.

When I receive my monthly student loan statements I realize that my principal loan amount is increasing. I can only afford to pay the minimum on my loans and therefore I have a 30 year payment plan. I will have doubled my principal loan amount if I continue to pay at this modest rate. I just cannot afford to pay more. I am bilingual and experienced and am confident that I could earn a lot more money elsewhere. However, I went to law school to help people, cliché maybe, but the truth. I cannot see myself doing anything other than working on behalf of the poor and disenfranchised.

I have a friend who left the Office because he also owed over \$90,000 in student loans and needed to earn more money to accommodate his growing family. He was a fighter in this Office and truly cared about his clients. I believe it was a loss to this office that he left to try his luck at private practice. I hear similar laments like this all the time from fellow deputy public defenders. I also have two law school friends that were offered Deputy I positions in our Office but after accessing their law school loan debt, they were unable to accept the positions. They too were strong social justice advocates in law school and very active in various bar associations.

I personally know of four attorneys that left this Office and joined the Alternate Public Defenders Office because they were promised quick promotions and higher salaries. These attorneys, like myself, attended private law schools and owed about \$80,000 to \$100,000 in student loan debt each. They were and still are zealous advocates.

If legislation passes that assists government workers like myself in paying down student loan debt I believe this office will be able to retain excellent and devoted defense attorneys. I also strongly believe that the office will attract a broader range of attorneys from lower socio-economic backgrounds - like myself. As a child of immigrant parents, I face the reality that I could be helping my aging parents so much more if I had less debt. I am fortunate in that I have two other siblings that assist in supporting my parents. I have another friend who grew up in East Los Angeles and later attended law school who still tells me that she wishes she could be a public defender, but that she cannot afford to support her parents and pay her debts on the public defender salary.

I hope that my story and the stories that I have shared assist in the passage of this legislation. Please contact me if there is any other way that I could be of assistance in this effort. Thank you for placing such an importance on an issue that affects so many attorneys in the Office.

TO: Michael P. Judge, Public Defender
FROM: Jac'queline Baskerville, DPD I
DATE: November 23, 2005
SUBJECT: Personal Info re prosecutors and defenders Incentive Act



I am writing in response to your request for any personal stories of hardship that we as deputy public defenders are aware of.

To work in the criminal justice system has been a goal of mine since I was 10 years old. When I was finally old enough to realize that dream, I also realized a significant amount of debt. Upon graduating from law school, I had amassed over \$100,000 in student loans. For the first two years out of law school, I was able to defer some of these loans, due to the economic hardship that I faced as a solo practitioner. Other loans had to fall by the wayside in order that I might eat and pay rent. Currently, I have placed a large portion of my student loans into forbearance, in order to make a few small payments for others. These particular loans are no longer eligible for deferment. Incidentally, as a public defender, I now make even less than I did as a solo practitioner. I now find that in order to pay for the most incidental expense, I am forced to live with my parents. I cannot afford rent or a mortgage at this time. As a further consequence of not being able to make student loan payments, my credit rating has suffered tremendously.

I truly love and appreciate the work that I do on a daily basis. I would not trade this career for any other in the world. I am honored to have been chosen to represent the poor and unfortunate. I want to do this for the rest of my career. Although I don't need or deserve special recognition for career path I chose, it would nevertheless be wonderful to have the federal government to relieve us of some of the debt we have all incurred.

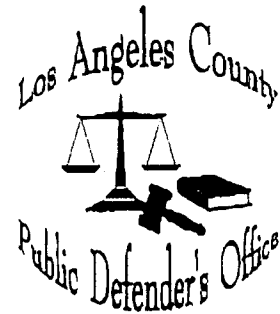
Thankyou!

TO: Michael P. Judge
FROM: A Deputy Public Defender II
DATE: November 21, 2005
SUBJECT: Prosecutors and Defenders Incentive Act



I am currently a DPD II. I went to law school to become a public defender. However, I am experiencing financial hardship because I have huge loan debts. The salary I make is not enough to make a substantial dent in my loan debts. It is not a good position to be in. I am hoping the loan forgiveness/repayment assistance legislation can assist individuals like myself. I do not want to find different employment just so I can take care of my loans. But it is extremely hard to pay off my loans with my current public defender salary. I also know of other individuals who wanted to become public defenders but chose not to - because of the amount of loans they owe.

TO: Michael P. Judge
FROM: Reema Khan
DATE: December 21, 2005
SUBJECT: Student Loan Forgiveness



I am writing in response to the impact the Prosecutors and Defenders Incentive Act would have on myself and my family.

I am a DPD II and I have been with the office for almost eight years. I currently have about \$85,000.00 in student loan debts which were given to me in 1995, 1996, and 1997. I joined the office in 1998 with about \$70,000.00 in student loan debts.

My first year in the office, I was forced to defer my payments until I could get on my feet. I was newly married and renting an apartment with my husband who was working full time and going to graduate school. Soon after, I was offered a position in the Lancaster Branch office. I took this position in order to be able to pay back some of my debts. I commuted sixty-five miles each way but was at least able to start paying back some of the money. I continued to pay back the money until the birth of my first child in 2001. At that time, I again went into deferment. This time the deferment lasted four years. That is the maximum amount of time I was able to defer my payments. I could not make a single payment during those four years. All of the money that was previously devoted to payments now went towards the \$1,400.00 a month daycare bill for my two kids which enables me to work full time. I was forced to restart payments as of last month; interest only \$900.00 a month.

I must admit, everyone in the office told me I was dreaming when I would say that I was waiting for the Student Loan Forgiveness Bill to come into action. But the truth is, I had no choice. My family could not afford to make the payments. We had already cut back the daycare to three days a week and utilized the grandparents. We had already bought a much less expensive house in Chino Hills and basically moved out of the county that I work in. And just so its clear, I really don't have any other debts other than my home and these student loans (my husband has a new MBA and \$120,000.00 in student loan debts which we have to start paying in January.)

I have had a standing offer to return to the immigration job that I had before I started with the office. I have considered time and time again going to the Alternate Public Defenders Office where everyone I started with is already a Grade IV. Friends have offered to go into private practice with me. But at the end of the day, the only life I know is that of a PD with our office. I like my colleagues, I love my clients, and I love what I do.

I know its hard for the legislators to feel sorry for us, but it really is hard to make ends meet based on our salaries and our student loans. They think our job is easy and we work great hours, but they would never sit and interview a client in a CCB lockup while another man is sitting on the toilet defecating. No one calls them the names we are called. They don't wake up at night realizing that they forgot to remind the jury that there weren't any prints found on the gun. There are very few people who would do our line of work, and certainly not for the 40% or more paycut over other starting civil attorneys. My husband also loved what he did. Recently, he had to give up his job in exchange for a higher paying and less fulfilling job in order to help pay our loans off.

My job is one that I always says will get me through those pearly gates: I take the people who society steps on, spits on, and calls worthless, and I find the good in each and every one of them. I find a way to help others see the good in them. It would be really nice, however, if I didn't have to be \$200 short every month in order to do it.

Thank you for all of your work on this cause. It really means a lot to myself , my family, and many of my fellow PD's.

Sincerely,

Reema Khan

ijozefcz@co.la.ca.us

From: <jmesack@co.la.ca.us>
To: <ijozefcz@co.la.ca.us>
Sent: Thursday, December 01, 2005 11:19 AM
Subject: Student Loan Forgiveness

Dear Mr. Judge:

You asked us to provide testimonials about the difficulties of paying student loan debt on a Public Defender's salary, and I wanted to share my story with you. I came to the office in November 1997, about a year after graduating from Loyola Law School in Los Angeles. I left law school with approximately \$100,000.00 in student loan debt. I was able to defer my loans for one year, but by the time I came to the office, I had to start paying them. Because of a consolidation I did early in the payment process, I had an interest rate nearly quadruple what the standard interest rates are now. I was paying in excess of \$1000.00 every month toward my student loans, and that was interest only!

After a year in the office, I became the single mother of a wonderful little girl. With my new daughter came new expenses which I shouldered by myself. I tried to get my loans deferred or at least the payments reduced on a hardship basis, but was repeatedly rejected no matter how many appeals I made. I was harassed by telephone and mail on a daily basis when my payments were late or less than the amount due. I would get on average 10 letters a day at one point. I remember one time receiving a phone call at work from a loan supervisor who admonished me that I had chosen to become a public defender, and if I wanted to stop being considered a "deadbeat", I should get a "better job". In all that time, however, I never missed making some sort of payment every month, but it was a tremendous personal struggle. Checks bounced, I couldn't fly home for the holidays with my daughter to see my family, I could not even go out to lunch with my friends in the office once a week because of the huge financial burden of the student loans. I often thought, "if I had known it would be like this, I would never have gone to law school." You see, I went to law school to become a public defender. This job is the only one I have ever wanted. The one year I spent at a firm before I became a PD was only because there was a hiring freeze at the PD's office, and it was nothing compared to the love I have for this job that we do.

It was not until my mother died three years ago and left me a small amount of money from her retirement that I was able to pay off the loans and buy a small condo for myself and my daughter. I, myself, will never benefit from the proposed act, but I wanted to tell my story anyway for the people in my situation who might. Public Defenders should not just be people who come from wealthy families who can afford to pay for their law school educations. You also want people like me who can relate in many ways to the lives of our clients. It is ironic that during most of my career here, had I ever been wrongfully arrested and needed representation, I would have technically qualified for the services of the Public Defender.

I hope this information helps someone who needs it. Should there be any need for more information about my experiences, I would be happy to provide it.

Sincerely,

Justine M. Esack

12/1/2005

Deputy Public Defender

[This E-mail scanned for viruses.]

ijozefcz@co.la.ca.us

From: "Anna Brief" <abrief@co.la.ca.us>
To: <ijozefcz@co.la.ca.us>
Sent: Thursday, December 08, 2005 11:40 AM
Subject: student loan forgiveness

Impact of Student Loan Indebtedness:

I graduated law school in 1992 with approximately \$110,000 in student loan debt, of which \$95,000 was due to law school. Today, that amount remains the same due to my need in the past to defer payments on more than one occasion in order to pay for general necessities: rent, food & transportation. I am also unable to pay more than the interest on the loans. I will be paying on these loans for at least another 28 years. The small raises that the county gives serve only to balance out the rise in the cost of living in Los Angeles. Since I am saddled with this huge student loan debt, and the raises never exceed the rise in the cost of living, I will never be in the "black" working for the county. In addition, never receiving a break on my student loans while serving for the good of the public – the true public who can't afford high priced attorneys and the ones who make up the majority of the population - makes working for the county over a long period of time cost prohibitive. This office continually experiences the exodus of its best lawyers when employment opportunities arise in better paying environments. The low salaries would almost be bearable if we were given an incentive to continue in public service.

I am no longer single with this huge debt. Life changes are eventually going to require me as well as others to give up on our commitment to representing the indigent in favor of higher salaries in the private sector. The people who will lose out on not having well trained, long term lawyers are the ones who make up the general public. The right to competent counsel will be a myth as the availability of competent counsel leaves the public defender's office for employment which will make paying off those student loans faster and easier.

Anna Brief
Deputy Public Defender II

12/8/2005

ijozefcz@co.la.ca.us

From: "Rudhman Meredith" <mrudhman@co.la.ca.us>
To: <ijozefcz@co.la.ca.us>
Sent: Monday, November 21, 2005 8:29 AM
Subject: student loan forgiveness

To whom it may concern:

This is in response to a request for information about the hardship of law school loans.

Just prior to graduation from law school, I attended a mandatory seminar about repaying student loans. The person narrating told us that if we had private law school loans we should not go into public service.

I have always wanted to be in public service as a Public Defender, so I ignored this "advice." I now have approximately \$150,000 to repay in law school loans. It is very difficult to afford to live comfortably when you have to re-pay such an amount. You think about every purchase. You avoid looking at loan statements. You know that you will never get out from under them. You consider changing jobs, even though that is the last thing that you want.

Having some relief is critical to ensuring new hires, as well as retaining the old.

Meredith Rudhman