

## **LOAN REPAYMENT ASSISTANCE PROGRAMS: PAVING THE WAY TO PUBLIC SERVICE**

*Jane Elizabeth Curran, Executive Director, The Florida Bar Foundation  
jcurran@flabarfdn.org, 407.843.0045*

### **Brief Description:**

This presentation will describe the two aspects of the Foundation's Loan Repayment Assistance Program, the purpose of the Program in terms of Florida legal services delivery system and why funds are channeled to this Program rather than increasing general support grants for the purpose of grantees increasing staff attorney compensation.

### **Topical Outline:**

- I. The Loan Repayment Assistance Program of The Florida Bar Foundation
  - a. Regular Program (non-taxable to participants using Foundation funds earmarked for this Program)
  - b. Supplemental Program (non-taxable to participants using Foundation general support legal assistance grant funds that otherwise would be awarded to the grantee employer).
  - c. Program statistics
- II. Describe Program Purpose
  - a. To support recruitment and retention of the most qualified advocates by legal assistance programs in Florida
  - b. Survey of legal assistance grantee project directors
- III. Regular Program Benefits
  - a. 75% of annual law school debt payments (maximum of \$6,000) for need-based government or private loans, such as GSL, ALAS-SLS-FISL, Law Access Loans (LAL), Law Loans and National Direct Student Loans (NDSL or Perkins Loans), or university or other private institutional loans.
- IV. Regular and Supplemental Program Form of Benefits
  - a. One-year loan (promissory notes) paid semi-annually
  - b. Loan forgiven at the end of the one-year period provided staff attorney remains employed on a full-time basis by an Foundation legal assistance grantee

V. Eligibility

a. Regular Program

Annual debt payment load of at least \$1,800, employed full-time by a Foundation funded legal assistance for the poor grantee, maximum annual salary of \$40,000 for newly graduated staff attorney with \$3,000 increments for each year of legal experience, and admission to The Florida Bar by end of first year of participation in LRAP Program

b. Supplemental Program

Annual debt payment load of at least \$1,800 in need-based government or private loans, such as GSL, ALAS-SLS-FISL, Law Access Loans (LAL), Law Loans and National Direct Student Loans (NDSL or Perkins Loans), or university or other private institutional loans.

VI. Term of Assistance

a. Regular Program

Five years, subject to availability and allocation of future funding by the Foundation.

VII. Program Administration

a. Regular Program

b. Supplemental Program