



# “Introduction to Law School Loan Repayment Assistance Programs: LRAP Basics”

## **What is a Loan Repayment Assistance Program (LRAP)?**

Loan repayment assistance programs (LRAPs) provide financial aid to law school graduates working in the public interest sector, government or other low paying legal fields. In most cases, to be eligible for program benefits, a graduate must be employed in a nonprofit or a local, state or federal government setting and must work in a law-related position.

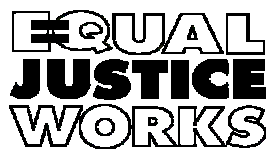
In general, a graduate of a law school with an LRAP, employed in the public sector, can apply for and receive funds from the program to help with his or her monthly student loan repayment, allowing the graduate to lessen his or her overall annual student loan payments. For many LRAP participants, the benefits received through the LRAP Program make a career in public interest law feasible.

## **Why do law schools establish LRAPs for their graduates?**

Law schools are dedicated to improving society through the legal profession, and LRAPs help law schools support this mission by making careers in public interest law positions possible. Most LRAP programs are designed with a goal of enabling law graduates to enter a low paying, public sector job even though they have high educational debt. In today’s world of increasing competition among schools, LRAPs enhance the school’s capacity to attract and retain desirable students, cultivate a diverse student body, preserve career choices for law graduates and assist public interest organizations in recruiting and retaining public interest lawyers, thus contributing to a more just society.

## **What makes a good LRAP?**

In evaluating an LRAP, you must consider a number of issues including: Which career fields are covered? Which loans are covered? What is the average level of financial assistance provided by the LRAP? How is the program funded? Are there any plans to phase the assistance out? Will the LRAP cover undergraduate educational loans or loans used to finance other graduate education? Does the program take into account the annual salary increases that can be anticipated over the course of a person’s participation in the LRAP? Does the program consider a spouse’s income as well? These questions and many more need to be considered as programs are designed and evaluated.



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