

Directions for completing this form: Place the title of your workshop in the space indicated, followed by your name and contact information below. Provide a brief description by placing the cursor on the line below “Brief Description” and commence typing. To complete the “Topical Outline”, place cursor next to each Roman numeral and begin typing. Then place the cursor next to the “a.” to begin listing sub-topics. To list more than one sub-topic, push “Enter” and “b.” should appear on the next line, and so on. Place the cursor on the line under “Notes” to begin providing your notes. To list bibliographic information, place the cursor next to “1.” and start typing. Push “Enter” to move on to “2.” and etc.

ABA/ NLADA 2006 Equal Justice Conference

Update on Loan Repayment Assistance Programs

Kelly Carmody
Carmody and Associates
602-277-7008
kelly@carmodyandassociates.com

Heather Jarvis
Equal Justice Works
202.466.3686
hjarvis@equaljusticeworks.org

Cynthia G. Schneider
Legal Services Corporation
202-295-1544
schneidc@lsc.gov

Julie Standlee
American Bar Association
202-662-1764
jstandlie@staff.abanet.org

Brief Description:

This session will provide an overview of the developments at the state and national level regarding Loan Repayment Assistance Programs (LRAPS). Topics to be addressed include new statewide LRAP programs, the Legal Services Corporation’s pilot project, law school initiatives and proposed federal legislation to address the problem.

Topical Outline:

- I. Introductions and Overview (Kelly Carmody)
- II. State LRAPs (Kelly Carmody)

- A. Existing State Programs (see charts)
 - 1. Components
 - 2. Funding
 - 3. IRS provision
 - B. State Activity
 - 1. California
 - 2. Georgia
 - 3. Indiana
 - 4. Illinois
 - 5. Kentucky
 - 6. New Mexico
 - 7. Ohio
 - 8. Pennsylvania
 - 9. Virginia
- III. Law School LRAP Activities (Heather Wells Jarvis)
- A. Law School Tuition and National Median Salaries
 - B. Impact of Educational Debt on Career Choice
 - C. Updating “Financing the Future” – Equal Justice Works LRAP research
 - D. How Can LRAP Help? – An illustration
 - E. Loan Policies and Characteristics
 - 1. Qualifying Employment
 - 2. Income Ceilings
 - 3. Eligible Loans
 - 4. Grans or Forgivable Loans
 - 5. Funding Sources
 - F. Public Interest Scholarship Programs
- IV. LSC Pilot LRAP (Cyndy Schneider)
- A. Reason for Pilot Project
 - 1. ABA Commission
 - 2. LSC Study
 - B. How Pilot Was Designed
 - C. Description of Pilot
 - D. Programs Selected
 - E. Lessons Learned So Far
 - F. Attempts to Obtain Permanent Funding within LSC Budget
- V. Pending or Proposed Federal Legislation regarding LRAP (Julie Standlee)

Notes:

Bibliography & Website Links:

<http://www.abanet.org/legalservices/lrap/home.html>

Report of ABA Commission on Loan Repayment and Forgiveness
State LRAP Toolkit
State LRAP Program Contacts and Legislation
Links

www.rin.lsc.gov

LSC LRAP Pilot materials

http://www.lri.lsc.gov/sitepages/management/management_lrap.htm

Articles on law school debt, LSC-recipient program LRAPS, reports, tools & links

<http://www.equaljusticeworks.org/eguide/>

Guide to public interest programs and curriculum at law schools

<http://www.equaljusticeworks.org/finance/>

Financing the Future 2004

From Paper Chase to Money Chase: Law School Debt Diverts Road to Public Service