

**STUDENT LOAN ASSISTANCE
FOR THE PUBLIC INTEREST**
Program Description

Introduction

Public service attorneys play a critical role in society, yet law school loan debt can make such positions unaffordable. To encourage new lawyers to pursue public service careers, the NYSBA has created the Student Loan Assistance for the Public Interest (SLAPI) Program. Thanks to a generous grant from The New York Bar Foundation and donations from several New York law firms, in 2008, the NYSBA will continue to provide assistance to the initial recipients and to make several additional awards. While a wide range of positions qualify for awards, until funding is expanded, priority will be given to civil legal services attorneys. Recipients will receive biannual installments to pay current debt. If the recipient remains in qualifying employment for a specified period, the loan will be forgiven. Click [here](#) to download the application packet. **The application deadline is September 1, 2008.** Recipients will be announced in November, 2008.

Eligibility

To be eligible for an award, an applicant must meet the four criteria set forth below. The SLAPI Program Committee will make awards based on numerous factors, including but not limited to: the nature and location of employment, total income, assets, total debt, dependents, other loan repayment assistance available, educational or professional achievements and other special circumstances.

- 1. Law Degree and Bar Admission.** An applicant must have earned a J.D. from an ABA-accredited law school; have been admitted to the New York State bar within the last five years; and be a member in good standing. An applicant may apply for an award while waiting to take the bar exam or while awaiting its results, but he or she will not receive an award until admitted to the bar.

- 2. Qualifying Employment.** An applicant must be employed to work at least 35 hours per week in New York State in a law-related position by one of the entities set forth below:
 - An organization providing civil, criminal or child welfare/juvenile justice legal services to low-income people in New York State; or

 - A federal, state or local government agency; or

 - A similar organization.

An applicant may apply for an award after receiving an offer of qualifying employment, but

he or she will not receive an award until employment commences. The following are not deemed qualifying employment: positions at for-profit entities or performing lobbying; judicial clerkships (except career positions in the Federal or State judiciary); and military service

3. Educational Debt. Debt must have been incurred through institutional sources to pursue law school or joint legal/graduate school degrees. Qualifying debt includes Stafford, Perkins and other loans approved by law school financial aid offices. Debt owed to family or non-institutional sources does not qualify. An applicant in default on any educational loan is not eligible.

4. Salary Limitations. An applicant must have an adjusted gross income at or below the following amounts. The years refer to the period the applicant has held qualifying employment. For applicants who live or work in and around New York City (Bronx, Kings, Nassau, New York, Queens, Rockland, Richmond, Suffolk and Westchester counties), the amount is increased by \$10,000.

<u>Year</u>	<u>Income</u>
1 st	\$45,000
2 nd	50,000
3 rd to 5 th	55,000
6 th to 10 th	65,000

Guidelines

1. Loan Awards. Awards of up to \$4,000 will be made annually and disbursed in biannual payments. Recipients will remain responsible for satisfying underlying debt. No recipient will receive an award greater than the amount of debt due that year. Awards are not automatically renewed; recipients must apply each year awards are offered. Recipients may apply for up to ten annual awards.

2. Loan Forgiveness. Loan awards will begin to be forgiven after three years of qualifying employment, according to the following schedule. Recipients of awards not yet forgiven who become ineligible will be responsible for loan repayment.

<u>Years of Service</u>	<u>Years Forgiven</u>
1, 2	0
3	1
4	2, 3
5	4, 5
6	6
7	7
8	8
9	9
10	10

3. Interest. Interest will not accrue on the award while the recipient is an active participant in the program. If the recipient subsequently becomes ineligible, repayment will begin immediately, at an annual rate of 6% on a 5-year amortization.

4. Participant Obligations. Each recipient must execute a promissory note; keep all underlying educational debt current; and provide periodic documentation and verification of continued eligibility. Upon becoming ineligible, a recipient must immediately notify the SLAPI Program.

Application

To be considered for an award, you must submit:

- A signed, complete copy of this Program Description (not just the certification page);
- A completed, signed Application Form;
- A current resume;
- A copy of your most recent Federal income tax return, including accompanying schedules;
- An Employer Certification Form, which you should complete and sign in the appropriate section and provide to the employer for completion and transmittal to SLAPI; and
- A Lender Certification Form, which you should complete and sign in the appropriate section and provide to your lender for completion and transmittal to SLAPI. (*Printed information on your loans, accessed from the lender's Web Site, will be accepted in lieu of this form.*)

The SLAPI Program will not consider an application until all required forms are received. The applicant bears the responsibility of submitting all required documentation and ensuring that the employer and lender submit their forms. The applicant must provide any clarifying or supplemental information requested by SLAPI. Applications must be received by **September 1, 2008**. Call (518) **487-5641** or ***e-mail probono@nysba.org*** with any questions. Please mail or deliver (***do not*** fax or e-mail) your application to: **SLAPI, NYSBA, One Elk Street, Albany, NY 12207**.

Applicant Certification

I, _____, acknowledge that I have read the foregoing Program Description and agree that any loan assistance I receive from SLAPI is subject to its terms. I understand that the Program Description may be modified in the future at the sole discretion of the SLAPI Program and that my receipt of further assistance would then be subject to such modified terms. I further understand that eligibility and consideration by SLAPI do not guarantee or imply that I will receive an award and that any awards are contingent on the availability of funds.

Signature _____ Date _____