

# 2014 Funding Application Loan Repayment Assistance Program



## Deadline June 9, 2014

Eligibility is based on the factors in the LRAP Program Description, which is incorporated by reference into this application. Applicants are responsible for understanding the terms and requirements in the Program Description.

Loan Repayment Assistance Program (LRAP) loans provide money to service eligible law-school educational loans. In addition to estimated income data required in this application, you will need to furnish supporting information (tax returns and a forgiveness application) after the end of the year for verification. Because awards are structured as forgivable loans, failure to complete the forgiveness application or failure to meet the income, employment, or other requirements could result in being required to partly or fully repay an award.

**This Application is for an LRAP loan for calendar year 2014 (or the LRAP Year expressly determined by the applicant and the PILC).** Completed applications and requested attachments must be received by **Monday, June 9, 2014**. Late applications may be considered at the committee's discretion.

## Personal Information

Name: \_\_\_\_\_ Graduation Date: \_\_\_\_\_  
Name at the time of law school registration, if different: \_\_\_\_\_  
Home Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Work Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Home Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_  
LRAP Year:  January 2014 to December 2014  Other: \_\_\_\_\_ to \_\_\_\_\_

## Resume

- *Attach an up-to-date resume including previous Public Interest work paid and volunteer.*

## LRAP Eligible Employer Information

Job Title: \_\_\_\_\_  
Name of Employer: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Start Date: \_\_\_\_\_ Number of Hours per Week: \_\_\_\_\_  
Duties/Nature of Work: \_\_\_\_\_

### Category of Employer:

- Government
- Tax-exempt organization under Internal Revenue Code section 501(c)(3), (4), or (5)
- A qualified Indian entity as defined by IRS 7873(b)
- *Attach a letter from your employer confirming employment, dates, and 2014 salary.*
- *Attach a copy of your employer's IRS tax-exempt certificate.*

## Family Information

Report information regarding your partner:

Do you have a Partner (married or in a domestic partnership – see Program Description)?  Yes  No

Partner's Name: \_\_\_\_\_

Partner's Employer: \_\_\_\_\_

- o Attach a letter from your partner's employer confirming 2014 salary

Partner's Outstanding Student Loan Balance: \_\_\_\_\_

Partner's Monthly Student Loan Payment: \_\_\_\_\_

Expected Months Partner's Student Loans will be in Repayment During 2014: \_\_\_\_\_

Report information regarding your and your partner's dependents:

	Applicant	Partner
Name(s), age(s), and relationship(s) to applicant or partner of dependents:	1.	1.
	2.	2.
	3.	3.
Will all dependents be claimed on tax forms?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

*If dependents will not be claimed on tax forms, explain and verify expenses of at least \$5,000 for the care of each.*

## Financial Information

Report your and your partner's *anticipated* 2014 income:

Income Source	Applicant	Partner
Total gross wages, salaries, and tips:		
Total investment income (capital gains, interest, and dividends) other than tax-deferred retirement accounts:		
Net rental, business, and self employment income:		
Child/spousal support received:		
Other income taxable or non-taxable, e.g., trust, royalty, forgiven loans, gifts, inheritances, in-kind remuneration (e.g. room and board), or others:		

Report your and your partner's assets:

Category	Value
Real estate:	Fair Market Value: \$ _____ Mortgage Balance: \$ _____
Automobile:	Fair Market Value: \$ _____ Loan Balance: \$ _____
Checking savings & investment accounts (stocks, bonds, deposits, and other investments whether held in an account or individually):	Total Value: _____
Tax-deferred retirement accounts (401k, IRA, pension, annuity):	Total Value: _____
Other significant assets:	Item: _____ Value: \$ _____

## Other LRAP Funding

Have you already, or will you be applying for any other LRAP assistance in 2014?  Yes  No

Which program: \_\_\_\_\_ Expected amount: \$ \_\_\_\_\_

Application date: \_\_\_\_\_

## Student Loans

### Federal Student Loans

- o *Attach a printout of your Financial Aid Summary from [www.nslsds.ed.gov](http://www.nslsds.ed.gov) listing all your undergraduate and law school federal educational loans (Perkins, Stafford, and Grad PLUS)*

www.nslsds.ed.gov has records of all your federal student loans. In order to access the information you will need your FAFSA PIN. If you have forgotten your PIN, go to [www.pin.ed.gov](http://www.pin.ed.gov) and click "Request a Duplicate PIN" to re-generate your PIN. To get your Financial Aid Summary, once you have your pin, go to [www.nslsds.ed.gov](http://www.nslsds.ed.gov) and click on "Financial Aid Review." Accept the privacy terms and enter your PIN and identifying information. Your Financial Aid Summary should be displayed.

Which repayment plan are you using for your federal loans (Perkins, Stafford, Grad PLUS, and consolidation)?

- Standard – 10 year  Graduated
- Extended – Term (12, 15, 20, 25, 30 year): \_\_\_\_\_
- Income Contingent Type B (Classic Income Contingent)
- Income-based (15% of disposable income)  Pay as You Earn (10% of disposable income)

If you are not using Income-based Repayment or the new Pay as You Earn, have you considered these options? (Income-based Repayment and Pay as You Earn may reduce current loan payments for graduates.)  Yes  No

Have you consolidated your federal student loans?  Yes  No

If you have consolidated:

Actual or  expected monthly consolidation loan payment: \$ \_\_\_\_\_

If you have *not* consolidated:

Actual or  expected monthly *non-law* school federal loan payment: \$ \_\_\_\_\_

Actual or  expected monthly law school federal loan payment: \$ \_\_\_\_\_

### Other undergraduate and non-law school educational loans:

	Total Principal Borrowed	Current Balance (w/n 60 days)	Expected Monthly Payment
Private education loans (not listed on your NSLDS Summary)			
Other Student Loans not listed elsewhere (specify) _____			

### Other loans borrowed while attending Law School:

	Total Principal Borrowed	Current Balance (w/n 60 days)	Expected Monthly Payment
Private law school loans (not listed on your NSLDS Summary)			
Other law school loans not listed elsewhere (specify) _____			
Bar Study Loan			

## Repayment Timing

When did or does your law school loan repayment obligation begin? \_\_\_\_\_

To your knowledge, will your loan repayment be suspended or reduced in the coming year?  Yes  No

If yes, please describe: \_\_\_\_\_  
*You must inform PILC if your loan payments are suspended or reduced for any reason during the course of your LRAP loan period.*

## Personal Statement

- *Attach a statement sharing unique experiences, personal characteristics, or any other aspect of your situation that might aid PILC in making its determination.*

## Certification

*This is a loan application. Providing false information may be a violation of the law, and if discovered will be reported.*

All information on this form is true and complete to the best of my (our) knowledge. If asked, I (we) agree to provide proof of the information supplied on this form. I (We) understand that awards may be adjusted or rescinded upon receipt of verifying information. I authorize my law school to release to PILC information regarding loans.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Partner's Signature (if applicable)

\_\_\_\_\_  
Date

Electronic signatures are acceptable – in Adobe Reader, click on the signature box and follow the prompts to sign. In Apple Preview, from the Tools Menu, select “Annotate > Signature > Create Signature from Facetime Camera”, sign a piece of paper and follow the prompts, then click on the signature line to place your signature.

If you fill out the application electronically and then print, sign, and scan it, please submit *both* the scanned application and the un-signed, saved original pdf file.

## Documents Enclosed:

- *Completed Application*
- *Current Resume*
- *Employer letter confirming dates and salary*
- *Employer's IRS tax-exempt certificate*
- *Documentation from Partner (if applicable)*
- *Federal Financial Aid Summary from [www.nsls.ed.gov](http://www.nsls.ed.gov)*
- *Personal Statement*

**All applications and supporting materials must be received by Monday, June 9, 2014**

Submit application and all supporting materials to:

Director of Public Interest Law  
Lewis & Clark Law School  
10015 SW. Terwilliger Blvd.  
Portland, OR 97219

Tel: 503-768-6890  
Fax: 503-768-6729  
wcpenn@lclark.edu

Electronic submissions are preferred and need not be followed with a physical application.