

California Western School of Law Loan Repayment Assistance Program Policy

I. Introduction:

California Western School of Law is committed to doing all that it can to help its graduates find their chosen places in the complex legal profession. One significant aspect of that profession is work in the public interest. Our society depends on lawyers to protect and defend the legal rights of the underrepresented and unrepresented. It is often the public interest lawyer who takes this charge.

The high costs of legal education and the economic struggles of non-profit and public service organizations often combine to prevent some law graduates from pursuing their place of choice in the public interest and public service components of our profession. They are simply unable to afford to take such positions because of the imbalance between salaries offered for such positions and the debt burden many law graduates face.

To better enable California Western graduates to accept such public interest positions, California Western School of Law establishes the following LOAN REPAYMENT ASSISTANCE PROGRAM (the "Program").

II. Mechanics of the Program:

- a. Governing Committee The CWSL Loan Repayment Assistance Program will be administered by a Loan Repayment Assistance Program Committee (the "Committee") and chaired by the Assistant Dean of Admissions, Financial Aid & Campus Diversity.
- b. Application Process. The Committee will review all complete and timely applications. It will determine in its sole discretion which applicants will receive loan repayment assistance (an "Award") and in what amount. The determination of the Committee will be based on multiple factors including but not limited to those listed in section II.d.
Awards made as grants will be reported as additional income to the recipient on an IRS Form 1099 at the end of the calendar year.
- c. Application Procedure and Disbursement Dates: Applications for Awards will be accepted annually. (In 2023, the application window will be June 15- July 17.) Applications and required supporting documentation include: statement of eligible employment and income, copy of NSLDS student loan history, a current private student loan (bar loan) statement (if any), a copy of the IRS federal tax return transcript for the previous year, and any other information or documentation requested by the Committee. For married or registered domestic partner applicants, statements and documents referenced above must also be provided for/by spouse or registered domestic partner as the case may be. Applications must be resubmitted for any year for which an applicant seeks loan repayment assistance.

- d. Eligibility. In order to be eligible to apply for an Award, an applicant must satisfy all of the following:
- i. Graduation: Applicants must be graduates of the Juris Doctor program at California Western School of Law.
 - ii. Type of Employment: Applicants must be employed:
 - 1. Full time;
 - 2. In a law or law-related position; and
 - 3. By a legal aid, legal services or other nonprofit advocacy or policy organization qualifying for tax exemption under section 501(c)(3) or 501(c)(4) of the Internal Revenue Code (confirmed by the Employer Certification Form).
 - 4. Must be currently employed for a minimum of 12 consecutive months at a qualified organization.
 - iii. Graduation Year: Applicants are eligible to apply for Awards through the Program during the ten years immediately following their graduation from the CWSL Juris Doctor program.
 - iv. Minimum Debt Requirement: Applicants must have a balance of more than \$50,000 in law school-related educational debt certified by the CWSL Financial Aid Office. Undergraduate student loan debt will not count toward the \$50,000 loan debt floor.
 - v. Multiple Awards: Those who have previously received an Award through the Program may apply for additional Awards as long as they continue to meet the other requirements. Priority will be given to new eligible applicants.
 - vi. Number of Awards: Graduates may apply for funding for a maximum of 5 years from the Program.
 - vii. Incomplete applications or applications with missing data will not be considered.
- di. Award Criteria: The ideology of the applicant's employing organization will not be considered in determining eligibility for assistance. In determining who will receive assistance, the Committee will consider the applicants' financial need, commitment to public interest, the number of applicants, the availability of present and future funds, the need for continuation of the Loan Repayment Assistance Program in the future, and any other relevant factors. Only the Assistant Dean of Admissions, Financial Aid & Campus Diversity and Director of Financial Aid will review applicants' raw financial information. They will then report to the Committee the applicants' relative "scores". Recipients will generally be notified within 90 days of application.

III. **Availability of Funds:**

California Western School of Law makes no guarantee as to availability of funds in any given year or as to the duration of the Program. California Western School of Law reserves the right to revise or terminate the Program at any time in its sole discretion.