

# CALIFORNIA WESTERN

## SCHOOL OF LAW / San Diego

Adrienne Baker Loan Repayment Assistance Program (LRAP)

### California Western School of Law Loan Repayment Assistance Program Policy

#### 1. Introduction:

- i. 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 performed for 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.
- ii. 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.
- iii. 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").

#### 2. Mechanics of the Program:

- i. **Governing Committee:** The CWSL Loan Repayment Assistance Program will be administered by a Loan Repayment Assistance Program Committee (the "Committee") and will consist of a member of the Financial Aid staff, a member of Student Affairs and the Dean of Admissions & Financial Aid.
- ii. **Application Process.** The Committee will review all complete and timely applications. It will determine by its sole discretion which applicants will receive loan repayment assistance (an "Award") and in what amount.
- iii. 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.
- iv. **Application Procedure:** Applications for Awards will be accepted annually. Applications and required supporting documentation include the following: 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, registered domestic partners, or dependent applicants, statements and documents referenced above must also be provided for/by spouse or registered domestic partner or claimant. Applications must be resubmitted for any year for which an applicant seeks loan repayment assistance.

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3. **Eligibility:** To be eligible to apply for an Award, an applicant must satisfy all 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
    - i. Full time (30+ hours per week);
    - ii. As a licensed practicing attorney;
    - iii. For a minimum of 12 consecutive months at a qualified organization; and
    - iv. The employer must be considered a non-profit organization as defined by the IRS section 501(c)(3) or 501(c)(4) of the Internal Revenue Code. Employees of government agencies are not eligible.
  - 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 since it is not law school related.
  - v. Multiple Awards: Those who have previously received an Award through the Program may apply for additional awards if 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.
4. **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 Dean of Admissions & Financial Aid and staff in the Office of Financial Aid will review applicants' raw financial information. They will then report to the Committee on the applicants' relative "scores". Recipients will generally be notified within 90 days of application.
5. **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.