

**Chicago-Kent College of Law
Loan Repayment Assistance Program
2023 Application**

Self Qualifying Questionnaire

Qualifying Criteria:

| | | |
|--|-----|----|
| 1. Are you a Chicago-Kent College of Law Graduate? Graduation Date: _____ | Yes | No |
| 2. Are you employed by a 501(c)3 non-profit or government agency full-time? | Yes | No |
| 3. Is the position law related, such that you must substantially utilize your legal training and skills? | Yes | No |
| 4. Is your salary \$70,000 or less? | Yes | No |
| 5. If you are married or have a domestic partner, is half of your combined salaries \$70,000 or less, allowing a \$5,000 deduction for each child? | Yes | No |
| 6. Do you have at least \$80,000 in educational loans, including only institutionally approved certified loans, or private educational loans made by a lender? | Yes | No |
| 7. Have you submitted all of the required documentation with your application? Yes _____ No _____ | | |

If you answered “yes” to each of these questions, you may qualify for the Loan Repayment Assistance Program at Chicago-Kent College of Law.

Important Dates

**The application period begins October 1, 2023.
The application deadline is November 15, 2023.
LRAP loans for 2023 will be dispersed in December 2023.**

Chicago-Kent College of Law Loan Repayment Assistance Program 2023 Guidelines and Application Procedures

I. MISSION

Human rights, civil rights and liberties, social justice, access to justice, domestic violence, and anti-discrimination: these are several of the many areas addressed by public interest law. Chicago-Kent is committed to making such options available to its graduates. One challenge to a public interest career is high educational debt. Chicago-Kent has responded through the Loan Repayment Assistance Program (LRAP). The Mission of the LRAP is 1) help alumni in low-paying public interest jobs manage their student loan debt for the year, so they can stay in their public interest jobs and 2) encourage current students to consider a public interest career.

II. BRIEF HISTORY

This is the seventh year of the LRAP at Chicago-Kent. The program may be adjusted as necessary every year to best meet the goals of the Mission. There is no guarantee of future funding and applicants must apply every year in order to be considered. The law school is committed to continuing to raise funds for the program in order to grow the endowment and continue this program. Anyone who would like to contribute to the endowment is encouraged to contact Chicago-Kent's Office of Institutional Advancement.

III. ADMINISTRATION

The LRAP Advisory Committee is appointed by the Dean and includes student members, alumni, and members of the staff and faculty. All applications to the Loan Repayment Assistance Program will be considered by the Committee. The program is administered by the Office of Alumni Relations.

IV. ELIGIBILITY REQUIREMENTS

A. Eligible Graduates

The Chicago-Kent Loan Repayment Assistance Program (LRAP) is open to graduates of Chicago-Kent College of Law. Graduates are welcome to enter the program after graduation, provided they meet the requirements. Eligible graduates may apply for an LRAP award for up to 10 years following their year of graduation. For example, if you graduated in 2014, you may apply for an LRAP award in each and every year through 2024.

B. Eligible Employment

The graduate's employment must meet all of the following requirements to qualify for LRAP funds:

1. Full-time

2. Public Interest: The work must satisfy one of the following criteria to be considered “public interest employment”
 - a. Non-Profit – work for an organization qualifying for tax exemption under IRS Code Section 501(c)(3); or
 - b. Government – work for a local, state or federal government agency
3. Law Related. This requirement includes a wide variety of legal work, and is not limited to the practice of law in its strictest sense. The employment must substantially utilize the legal training and skills of the graduate.
4. Judicial Clerkships: The program includes judicial clerkships, provided the applicant meets eligibility requirements.
5. Deferred Associates: The program does not include deferred associates, those who have accepted positions with firms, and are spending a year working at a public interest agency prior to beginning their full-time career as an associate with a firm.

C. Qualifying Loans

Applicants must have \$80,000 in educational loan debt in order to participate in the loan repayment assistance program. Educational loans include only institutionally approved and certified loans such as the federal Stafford (subsidized and unsubsidized), Graduate PLUS, Perkins and other institutionally approved need-based loans, as well as private educational loans made by a lender. Family or personal loans, credit card debt, or loans made for purposes other than education are not included.

D. Salary Eligibility

Qualifying graduates are able to participate in the program if their salary is \$70,000 per year or less.

E. Spouse or Domestic Partner Salary

In determining whether the graduate will meet the income requirement, the married graduate, or graduate with a domestic partner, will be treated as having the higher of (a) his or her individual salary; or (b) half of the joint salary. Example: Applicant earns \$45,000, Spouse earns \$62,000, total earned \$107,000, divided by half = \$53,500, thus the Applicant would have qualifying salary.

F. Dependents Allowance

In determining salary eligibility, an exception of \$5000 will be made for each child. Example: Applicant earns \$45,000, Spouse earns \$70,000, total earned \$115,000, one dependent (\$5000 deduction), \$110,000, divided by half = \$55,000, thus the Applicant would qualify.

V. TIMELINE & LOAN FORGIVENESS

Application period: October 1 - November 15, 2023 for the January – December 2023 year. There will be one application period and selection per year. The loan will be made in December 2023 in the form of a check made payable to the Borrower.

The Loan Amount will be forgiven on December 31, 2023, provided Borrower has remained in “qualifying employment” as detailed in the Loan Repayment Assistance Program (LRAP)

description. In the event that Borrower fails to remain in qualifying employment, then repayment of the Loan Amount shall be made beginning not later than 60 days following the date he/she is no longer in qualifying employment. At such time as Borrower is no longer in qualifying employment, he/she shall notify Lender and shall enter into a repayment agreement with Lender. Such repayment agreement shall provide that Borrower will repay the Loan Amount in equal monthly installments over a period not to exceed 10 years; provided, however, such repayment agreement must require a minimum payment of \$25 each month. Any such repayment agreement will allow Borrower to prepay, at his/her option and without penalty, all or any part of the Loan Amount. If he/she prepays in part, Borrower will continue to make his/her normal payments of principal, in accordance with the repayment agreement, until the Loan Amount financed is repaid.

VI. APPLICATION & LOAN DISBURSEMENT PROCEDURE

A. Program Application Procedures

Graduates applying for the program must submit the following:

1. A completed application form including:
 - a) Salary information for applicant and spouse/domestic partner.
 - b) A list of educational debts including the name of each lender for each type of loan, the month and year each loan went into repayment, the total amount borrowed under each loan type, and the dollar amount of monthly repayment obligations per loan type as well as specific information on the type and length of consolidation, if applicable. In addition, you must specify whether you are enrolled in the federal Income Based Repayment (IBR), Pay as Your Earn Plan (Pay As You Earn), or Income-Contingent Repayment Plan (ICR). If you are enrolled in an IBR, Pay As You Earn, or ICR Plan, you must provide your total monthly payment under that plan.
 - c) Information on Loan Repayment Assistance received from any other source.
2. A completed Employment Verification Form showing proof of employment and salary information with either a) a nonprofit organization with tax exemption status under IRS Code Section 501(c)3; or b) local, state or federal government. The proof must include a descriptive statement of the position held by the graduate, the office's address, and the name of its director or other contact persons. Employers for both the applicant and spouse/partner must complete the Employer Verification Form with salary information.
3. Statement from the holder of each of his/her outstanding loans verifying the total amount due, the current monthly payment and status of the loan (i.e., in repayment, deferred, overdue, default, etc.).
4. A signed copy of the applicant's federal income tax return, with all schedules, for the most recent calendar year.
5. Spouse or domestic partner federal income tax return, with all schedules, for the most recent calendar year.
6. Clarification or follow-up documents as requested by the Administrator.

B. Re-Applicants

Participation in the program is on a year-to-year basis only; once a graduate is admitted to the program, it is his or her responsibility to reapply each year for continued assistance. Each year the applicant will have to re-submit the required application materials.

C. Loan Disbursement Process

Applicants who have been awarded funds will receive notification of the award along with a promissory note which must be signed and returned before any funds will be released to them.

VII. MISCELLANEOUS PROVISIONS**A. Leaves from the Program**

Participants who take a leave of absence from their qualified employer, i.e., maternity/paternity leave, or other reasons deemed appropriate, for up to a maximum of six months will continue to receive full benefits during the leave of absence so long as their status as an "employee" is maintained. Recipients must contact the Administrator if they take a leave of absence.

B. Availability of Funds

The annual distribution of Loan Repayment Assistance will be based on funds available in the current year. The amount available may vary every year depending upon how much money is raised and how many applicants apply in any given year. The LRAP Advisory Committee will exercise its discretion in determining the recipients and individual loan amounts.

C. College Cost Reduction Access Act of 2007 / Public Service Loan Forgiveness

The College Cost Reduction Access Act (CCRAA) was passed in 2007 to assist individuals in low-paying public interest jobs pay a reduced monthly loan payment based on their income (income-based repayment), with the possibility that all federally guaranteed loans will be forgiven after making ten years' worth of payments while remaining in a public interest job. This federal legislation does not provide any forgiveness for private educational loan debt. Therefore, the Loan Repayment Assistance Program will give additional consideration to private educational loan debt and include a slight adjustment in the award amount for those with significant private debt.

To learn more about Public Service Loan Forgiveness, visit the Equal Justice Works website, "Student Debt Relief" section: <http://www.equaljusticeworks.org/ed-debt>

**Chicago Kent College of Law
Loan Repayment Assistance Program Application Checklist**

A complete LRAP application package will include the following:

- Application Form
- A current resume.
- Employment verification form completed and signed by all employers.
- Employment verification form for spouse/domestic partner, if applicable, completed and signed by all employers.
- Statement of Student Loan Indebtedness and copies of current primary loan statements and payment schedules from all loan sources (official lenders recognized by the College of Law)
- Copy of your current federal income tax return including all schedules and attachments. Those who are married and filed separately must also attach their spouse's most recent federal income tax return, including all schedules and attachments. If applicable, attach your domestic partner's income tax return.

Applicants will be considered annually and must apply and establish eligibility annually.

Send completed applications to:

Maurice Willis
Director of Alumni Engagement
MWillis2@kentlaw.iit.edu

Applications must be received by November 15, 2023 via email.

**Chicago-Kent College of Law
Loan Repayment Assistance Program Application 2023**

I. PERSONAL DATA

Name: _____

Law School Graduation Date: _____

Address: _____

Home Telephone: _____ Work Telephone: _____

Cell Phone: _____ Email Address: _____

Spouse or Domestic Partner's* Name: _____

Number of Dependents: _____ Please list their names, ages and relationship to you.

II. EMPLOYMENT INFORMATION

Current Employer*: _____

Is this Employer (please check): 501(c)3 Non-profit _____ Government _____

Employer's Address: _____

Employer's Telephone Number: _____

Start Date: _____ Annual Salary**: _____

Job Title: _____

III. SPOUSE / DOMESTIC PARTNER EMPLOYMENT INFORMATION

Spouse's Current Employer**: _____

Employer's Address: _____

Employer's Telephone Number: _____

Start Date: _____ Annual Salary***: _____

* Domestic Partner is defined as any person with whom an applicant lives in a long-term relationship relying on mutual financial support

** An Employment Verification Form for applicant and spouse/domestic partner must be included in your application

*** Income information for applicant and spouse must be verified. A copy of the most recent tax return is required.

HOW DID YOU LEARN ABOUT THE CHICAGO-KENT LRAP?

PERSONAL STATEMENT & RESUME

You must submit a personal statement with your application. The statement should describe the nature of your current position and anything else you feel will assist the committee in evaluating your application. Your statement should not exceed two pages. Please also include a current resume.

FEDERAL INCOME TAX RETURN

You must include a copy of your current federal income tax return including all schedules and attachments. Those who are married and filed separately must also attach their spouse's most recent federal income tax return, including all schedules and attachments. If applicable, attach your domestic partner's income tax return.

CERTIFICATION

I hereby certify that the above information is true. I understand that if I am selected to participate in the Loan Repayment Assistance Program I am obligated to (1) report any increases in income during 2020 and 2021, (2) supply the Program Administrator with any follow-up documents or requested clarification, and (3) attach a copy of my current Federal Tax Return (and if filing separately, my spouse's Federal Income Tax Return) and Employer Verification Forms.

Signature: _____

Date: _____

**Chicago-Kent College of Law Loan Repayment Assistance Program
EMPLOYMENT VERIFICATION FORM**

TO BE COMPLETED BY APPLICANT:

Name: _____

Address: _____

Telephone: _____ (where you can be reached during the day)

I authorize my employer to provide the information requested below.

Signature _____

Date _____

TO BE COMPLETED BY EMPLOYER:

Name of Organization: _____

Address: _____

Telephone: _____

Is this organization a 501(c)3 non-profit or government agency? _____

Please provide the following information regarding the applicant's employment:

Position: _____ Starting Date: _____

Annual Salary: _____ Hours worked per week: _____

I certify that the above information is true and accurate as of this date.

Name: _____ Title: _____

Signature: _____ Date: _____

Return completed form to:

Maurice Willis

Director of Alumni Engagement

MWillis2@kentlaw.iit.edu

Chicago-Kent College of Law Loan Repayment Assistance Program

SPOUSE/DOMESTIC PARTNER EMPLOYMENT VERIFICATION FORM

TO BE COMPLETED BY SPOUSE/DOMESTIC PARTNER OF APPLICANT:

Name: _____

Address: _____

Telephone: _____ (where you can be reached during the day)

I authorize my employer to provide the information requested below.

Signature _____

Date _____

TO BE COMPLETED BY SPOUSE/DOMESTIC PARTNER EMPLOYER:

Name of Company: _____

Address: _____

Telephone: _____

Please provide the following information regarding the spouse/domestic partner employment:

Position: _____

Starting Date: _____

Annual Salary: _____

I certify that the above information is true and accurate as of this date.

Name: _____ Title: _____

Signature: _____ Date: _____

Return completed form to:

Maurice Willis
Director of Alumni Engagement
MWillis2@kentlaw.iit.edu

**Chicago-Kent College of Law
Loan Repayment Assistance Program**

STATEMENT OF STUDENT LOAN INDEBTEDNESS AND LOAN REPAYMENT ASSISTANCE RECEIVED THROUGH OTHER SOURCES

Please list all post-secondary **educational** loans and attach copies of current primary loan statements and payment schedules from all loan sources. Please add an additional sheet if necessary.

**Total all loans at the bottom of the page.

Federal Subsidized Stafford Law School Loans

| Name of Lender | Loan Account Number | Original Principal | Remaining Principal | Monthly Payment |
|----------------|---------------------|--------------------|---------------------|-----------------|
| | | | | |
| | | | | |

Federal Unsubsidized Stafford Law School Loans

| | | | | |
|--|--|--|--|--|
| | | | | |
| | | | | |

Grad Plus Loans / Parent Plus Loans

| | | | | |
|--|--|--|--|--|
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| | | | | |

Federal Perkins Law School Loans

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|--|--|--|--|--|
| | | | | |
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| | | | | |

Undergraduate Loans

| | | | | |
|--|--|--|--|--|
| | | | | |
| | | | | |

Are you currently enrolled in the federal Income Based Repayment (IBR), Pay As You Earn, or Income-Contingent Repayment (ICR) plan? (yes) (no) If so, which plan are you enrolled in and what is your monthly payment under the plan?

If you are enrolled in an IBR, Pay As You Earn, or ICR Plan, does your total monthly payment under that plan cover ALL federal loans (including undergraduate)? (yes) (no) If not, identify

your monthly payment under the plan AND identify any additional monthly federal loan payments, including the amount of the additional monthly loan payment not under an IBR, Pay As Your Earn, or ICR plan and the reason for the additional monthly loan payment (ie failure to consolidate, inability to consolidate, etc).

Other Private Law School Loans (Access Group, Key Bank, Sallie Mae, Bar Loans, etc.)

| Name of Lender | Loan Account Number | Original Principal | Remaining Principal | Monthly Payment |
|----------------|---------------------|--------------------|---------------------|-----------------|
| | | | | |
| | | | | |

Total Loan Debts

| | Total Principal Amount Borrowed | Total Remaining Balance Owed | Total Monthly Payments |
|------------|---------------------------------|------------------------------|------------------------|
| Law School | \$ | \$ | \$ |
| Undergrad | \$ | \$ | \$ |
| Total | \$ | \$ | \$ |

Are any of the loans above consolidated loans? (yes) (no) If yes, list which loans are consolidated:

Are you in default on any of the loans above? (yes) (no) If yes, list which loans are in default:

LOAN REPAYMENT ASSISTANCE RECEIVED THROUGH OTHER SOURCES

Please list all loan repayment assistance that you currently receive, other than any amount received through the Chicago-Kent Loan Repayment Assistance Program.

| Source of LRAP Assistance | Total Amount Received | Per month or year? |
|---------------------------|-----------------------|--------------------|
| | \$ | |
| | \$ | |