2015 Loan Repayment Assistance Program Grant
Information and Application

Thank you for your interest in obtaining a Loan Repayment Assistance Program (LRAP) Grant. This cover page summarizes the most important facts about the Law School’s LRAP. The balance of this handout contains more detailed information and a description of the materials you will need to submit to complete your application.

Grants are available if by June 1, 2016, you have secured a legal position with a non-profit public interest organization or a government agency, and your annual salary meets the definition of “Adjusted Qualifying Salary” described under “Eligibility Criteria” (or within the “qualifying range,” which is also explained).

The application process consists of two phases:

   **Phase 1:** An initial application, which must be received in OCPD by **noon (CDT) on Monday, June 15, 2015**, and

   **Phase 2:** Verification of eligible employment, which must be submitted sometime between your graduation date and **noon (CDT) on Wednesday, June 1, 2016**.

Please pay close attention to these deadlines, as late or incomplete applications cannot be considered.

Remember, you do not need to have already obtained a public interest or government job to apply! However, you MUST submit a Phase 1 initial application by June 15, 2015 to be eligible for a grant. To ultimately receive a grant, you must have obtained a qualifying public interest or government job by Wednesday, June 1, 2016.

In July or August 2015, you will receive a letter informing you of the size of the minimum grant you will receive if you submit verification of qualifying employment by June 1, 2016. The size of the individual grant award is dependent on the total number of applicants and on each individual applicant’s estimated monthly payment, and will be calculated based on the assumption that all applicants will obtain full-time qualifying employment by the deadline. Graduates who submit verification of qualifying employment will receive a check in the amount of their grant award as soon as possible after the Law School’s receipt of employment verification information.

If you have any questions or concerns about the application process, please contact Emily Kite at emily.kite@wisc.edu or at (608) 262-8554. Thank you for your commitment to public interest law.
Loan Repayment Assistance Program Grant Application 2015

-ELIGIBILITY CRITERIA-

1. You must be a UW Law School student who graduated or will graduate in December 2014, May 2015, or August 2015.

2. You must have secured, or hope to secure, by June 1, 2016, “qualifying employment.” Qualifying employment is a legal position with a non-profit public interest organization or with a local, state, or federal government agency which pays an “Adjusted Qualifying Salary.” If you receive a substantial non-cash benefit (e.g. housing) from your employer – other than health insurance, leave time, and retirement contributions – the approximate cash value of the benefit will be added to your annual salary when determining eligibility.

3. An “Adjusted Qualifying Salary” is an annual salary, plus substantial cash (e.g., bonus) or non-cash (e.g., housing) benefits that is:

   a. $44,000 or less, as adjusted for the Cost of Living for your City/Metro Area of employment. To determine each city’s Cost of Living Adjustment (COLA), the Committee will rely upon the Locality Pay Tables used by the U.S. Office of Personnel Management. The qualifying salaries with COLA are shown in the Adjusted Qualifying Salary Table herein. If your City/Metro Area is not identified in the table, a qualifying salary will be $44,000 or less.

   Or

   b. Within the “qualifying range.” If your annual salary exceeds $44,000 (plus COLA), you are still eligible for a grant, but your award will be reduced by the amount your salary exceeds $44,000 (plus COLA). For example, if your annual salary is $48,000 and you are working in Atlanta, Georgia, where the Adjusted Qualifying Salary is $46,257, your grant will be reduced by $1,643. In this scenario, only if your grant is over $1,643 will you receive any benefit from grant eligibility.

If your “qualifying employment” is a part-time position (i.e., one that requires you to work less than 37.5 hour per week), you may still submit your Phase 2 employment verification materials and the LRAP Committee may consider you for a reduced grant award. In that event, the Committee may also take into account any salary you may be receiving from any additional, non-qualifying employment you have obtained when determining whether your annual earnings exceed the maximum qualifying salary.

4. You are not eligible for a grant if:

   a. You have secured a position that includes loan forgiveness;

1 Available at: http://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/2015/general-schedule/
b. You have secured a judicial clerkship with a local, state, or federal judge. **Note: If you have secured a post-graduate clerkship, and hope to obtain a public interest position after the clerkship term ends, you may defer applying for an LRAP until the spring of the final year of your clerkship.** For example, if you graduate in May of 2015 and your clerkship ends in the summer of 2016, you may apply for an LRAP in the spring of 2016.

c. You are doing “public interest” work but not at a non-profit organization or a government agency (e.g., at a “private public interest law firm”).
<table>
<thead>
<tr>
<th>City/Metro Area</th>
<th>Adjusted Qualifying Salary ($44,000 plus COLA)</th>
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</thead>
<tbody>
<tr>
<td>MADISON, WI (and all other metropolitan areas not</td>
<td>$44,000</td>
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<tr>
<td>specified herein)</td>
<td></td>
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<tr>
<td>ATLANTA, GA</td>
<td>$46,257</td>
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<tr>
<td>BALTIMORE, MD</td>
<td>$48,926</td>
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<tr>
<td>BOSTON, MA</td>
<td>$48,682</td>
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<tr>
<td>BUFFALO, NY</td>
<td>$45,241</td>
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<tr>
<td>CHICAGO, IL</td>
<td>$48,814</td>
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<tr>
<td>CINCINNATI, OH</td>
<td>$45,932</td>
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<tr>
<td>CLEVELAND, OH</td>
<td>$45,989</td>
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<tr>
<td>COLUMBUS, OH</td>
<td>$45,320</td>
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<tr>
<td>DALLAS-FORT WORTH, TX</td>
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<tr>
<td>DAYTON, OH</td>
<td>$44,915</td>
</tr>
<tr>
<td>DENVER, CO</td>
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<tr>
<td>DETROIT, MI</td>
<td>$48,369</td>
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<td>HARTFORD, CT</td>
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<td>HOUSTON, TX</td>
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<td>HUNTSVILLE, AL</td>
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<td>INDIANAPOLIS, IN</td>
<td>$44,229</td>
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<tr>
<td>LOS ANGELES, CA</td>
<td>$49,720</td>
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<tr>
<td>MIAMI, FL</td>
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<td>MILWAUKEE, WI</td>
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<td>MINNEAPOLIS, MN</td>
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<td>NEW YORK, NY</td>
<td>$50,406</td>
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<tr>
<td>PHILADELPHIA, PA</td>
<td>$47,357</td>
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<td>PHOENIX, AZ</td>
<td>$45,144</td>
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<tr>
<td>PITTSBURGH, PA</td>
<td>$44,972</td>
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<tr>
<td>PORTLAND, OR</td>
<td>$46,724</td>
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<tr>
<td>RALEIGH, NC</td>
<td>$45,531</td>
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<tr>
<td>RICHMOND, VA</td>
<td>$45,016</td>
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<tr>
<td>SACRAMENTO, CA</td>
<td>$47,538</td>
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<td>SAN DIEGO, CA</td>
<td>$48,413</td>
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<td>SAN FRANCISCO, CA</td>
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<td>SEATTLE, WA</td>
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<td>WASHINGTON, DC</td>
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<tr>
<td>STATE OF ALASKA</td>
<td>$48,633</td>
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<tr>
<td>STATE OF HAWAII</td>
<td>$45,034</td>
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</tbody>
</table>
The application process consists of two phases. You must submit the initial application (Phase 1) to the Office of Career and Professional Development by **Monday, June 15, 2015 at 12:00 p.m. (CDT)**. If you also have secured “qualifying employment” by that date, you may submit your employment verification materials (Phase 2; see below) at that time.

Your initial (Phase 1) application must contain the following:

1. **Contact Information Form**

   Please complete the attached form. **Be sure to include two reliable means of contacting you post-graduation, including a non-wisc email address and a cell phone number.** If your contact information changes after you have submitted your initial application, you are responsible for informing Emily Kite (emily.kite@wisc.edu; (608) 262-8554). Failure to inform us of changed contact information may result in the loss of your grant.

2. **Statement of Debt**

   Please submit detailed documentation of all loans used for legal education expenses. **Only law school-related debt will be considered in calculating your grant.** Legal education expenses include loans used to cover tuition, books and living expenses while in law school; they do NOT include loans for bar exams. If your documentation includes other loans (e.g., undergraduate/other graduate loans), be sure to indicate which loans were for legal education expenses.

   Information about your Federal Loans can be obtained from the National Student Loan Data System at [www.nslds.ed.gov](http://www.nslds.ed.gov). Information about other loans can often be obtained from your student loan provider.

   **Loan documentation must include:**

   a. The date each loan was received. If any loan was received during your last semester of law school, you must explain the purpose of the loan.
   b. The amount of each loan and any accrued interest on your loans.
   c. The actual interest rate of each loan.
   d. You total estimated monthly loan payment.
   i. For your Federal Loans, your estimated monthly payments **must** be estimated using the Federal Student Aid Repayment Estimator, using a starting salary of $44,000,2 and assuming that you are eligible for the “initial” repayment amount for Income Based Repayment (IBR). The Federal Student Aid Repayment Estimator is available at: [https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action](https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action)

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2 We recognize that many students will not be making $44,000, but for consistency in how we treat Federal Loans, we will calculate such loans as if students are at the “qualifying salary” cap.
A. For example: If you have a Federal Direct Unsubsidized Loan for $20,500 and an interest rate of 6.21% and a separate Federal Direct Unsubsidized Loan for $20,500 and an interest rate of 5.41%, you would enter that data under “Your Loans” -> “Add Loans.” Enter an “Adjusted Gross Income” of $44,000, Family Size of “1,” and the State of “Wisconsin.” This will show that your “initial” “Monthly Payment” under IBR would be $329 per month. This is the figure you should use in your LRAP calculations.

ii. For any loans aside from the Federal Loans, the loan calculator at http://www.finaid.org/calculators/loanpayments.phtml is a good resource for determining your estimated monthly payment.

   c. Please print all relevant pages that you used to calculate your monthly payment.

3. Personal Statement and Resume

   a. Please write a one-page statement describing your commitment to public interest work. This statement should reflect your career goals and may describe past experiences.

   b. Please submit a resume. Grade information need not be included.

The personal statement and resume provide important documentation regarding who benefits from an LRAP Grant and what kinds of careers LRAP beneficiaries pursue. However, neither your personal statement nor your resume will be used to determine your eligibility for a grant.
-  CALCULATION OF THE LRAP GRANT -

Shortly after the Phase 1 deadline, the LRAP Committee will review all Phase 1 materials and determine the grant amount for which each applicant is eligible. Grant awards will be calculated by dividing $25,000 among all eligible applicants according to their individual estimated monthly payments, and will be based on the assumption that applicants will receive qualifying employment by the Phase 2 deadline.

Hypothetical Calculation:

There are nine eligible grant recipients. Five grant recipients have estimated monthly loan payments of $450; two recipients have estimated monthly payments of $600; and two recipients have estimated monthly payments of $775. Under this scenario, each Grant recipient will receive an award equal to five monthly payments. However, the individual awards will vary, with five recipients receiving $2250 ($450 x 5); two receiving $3000 ($600 x 5); and two receiving $3875 ($775 x 5), so that all $25,000 is disbursed \[(2250 + 3000 + 3875) = 25000\].

In July or August 2015, you will receive a letter informing you of the size of the minimum grant you will receive if you submit verification of qualifying employment by June 1, 2016.

Grant Disbursement:

You will receive your grant check as soon as possible after you submit Phase 2 of your application (your employment verification materials – see the requirements set forth on the following page). Typically it can take a month for grant checks to be distributed. If some eligible applicants fail to submit their Phase 2 employment verification materials by the deadline, then additional funds may be available. Those funds will represent the awards that would have been made had those applicants submitted their employment verification materials by the deadline. At the discretion of the LRAP Committee, some or all of those funds may be distributed to those grant recipients who submitted their employment verification materials by the deadline.
EMPLOYMENT VERIFICATION

Phase 2

If you were deemed eligible for a grant based on your initial application, you must secure “qualifying employment” and complete Phase 2 of the application process in order to receive your funds. Employment verification materials must be received by Emily Kite, at the address below, by June 1, 2016 at the latest. Because your grant will be disbursed shortly after receipt of these materials, you should submit them as soon as you obtain qualifying employment.

Send your employment verification materials to:

Emily D. Kite
Office of Career and Professional Development
University of Wisconsin Law School
975 Bascom Mall, Room 3221
Madison, WI 53706
Fax: (608) 265-6289
Email: emily.kite@wisc.edu

Phase 2 Employment verification materials include:

1. Confirmation of Employment, Salary and Benefits

Your employer must send a letter confirming your employment and salary. This letter should include a description of your responsibilities and your employment status (full-time, part-time, or temporary). This letter should also describe any other benefits (including housing, use of an automobile, loan repayment assistance or other non-cash benefits) that you receive in connection with your position, or include a statement that you are receiving no such benefits.

2. Public Interest Impact Statement

Please submit a brief description of how you will assist efforts to promote public interest law at the University of Wisconsin Law School. The LRAP Committee expects grant recipients to support students interested in public interest law in some way. All ideas are welcome. Some suggestions include speaking to a student group at the Law School, writing an article for the Gargoyle promoting public interest law, advertising an LRAP/PILF fundraiser through your employer, or writing a biographical sketch that could be used for publicity purposes.

The Law School is pleased to be able to offer some financial assistance to graduates who use their legal training to serve the public interest, and we wish you much success in your future endeavors.
Loan Repayment Assistance Grant

CONTACT INFORMATION FORM

Applicant’s name: ____________________________________________________________

Applicant’s graduation date: ________________________________________________

Applicant’s current contact information:

Address: __________________________________________________________________

__________________________________________________________________________

Cell Phone: __________________________________________________________________

E-mail: ____________________________________________________________________

Applicant’s post-graduation contact information:

Address: __________________________________________________________________

__________________________________________________________________________

Cell Phone: __________________________________________________________________

E-mail (not wisemail): _______________________________________________________

Date as of which this information is valid:_____________________________________

Person to contact in lieu of applicant post-graduation:

Name: ___________________________________________________________________

Relationship: ______________________________________________________________

Address: __________________________________________________________________

__________________________________________________________________________

Cell Phone: __________________________________________________________________

E-mail: ____________________________________________________________________

Dates during which this person is a reliable contact: _______