

# Frequently Asked Questions about LRAP

## ***About the application process:***

### **Do I need to have a job in public service before I can apply for LRAP?**

No, you can – and should – apply to LRAP now if you’re seriously looking for a job in public service.

### **What if my application doesn’t get approved by the Committee? Do you just approve applications till the money runs out?**

No graduate has ever been turned away due to a lack of program funding. Every applicant who met the program criteria has been approved for benefits.

### **If I miss the LRAP application deadline, can I still get in?**

You must apply by November 1st to participate in LRAP. If you’re currently a 3L, we strongly recommend that you [register now](#) at [law.nd.edu/lrap](http://law.nd.edu/lrap) or even before you take a public interest job so that you get a reminder to submit your application by the deadline.

### **Do I need to apply every year?**

Yes, you need to re-apply every year.

### **What kind of payment plan do I need to be on to qualify for LRAP? Do I have to be on an income-based repayment plan with my lender to qualify?**

You can be on any type of payment plan that you set up with your servicer. ND Law does not require you to be on IBR or any other specific type of plan. LRAP is designed simply to help you make your monthly payments on whatever repayment plan you choose.

### **If I do LRAP can I participate in the federal Public Service Loan Forgiveness Program?**

Yes, LRAP can be paired with any federal repayment plan.

### **Will LRAP cover the private loans I took out for my law school, and/or undergrad education?**

Yes, LRAP covers both federal and private loans. The only exception is bar loans, which are not covered by LRAP.

## ***About how LRAP works:***

### **When do LRAP benefits start?**

LRAP coverage begins in January of the calendar year *after* you graduate.

### **Will the LRAP staff advise me on which repayment plan I should pick with my servicer?**

No, the graduate needs to make that decision. We offer AccessLex as an excellent resource for unbiased advice regarding your personal circumstances. Working with your servicer and LRAP go hand in hand.

**Will LRAP will send me a check even if I have a \$0 IBR (income-based repayment)?**

LRAP provides assistance on your actual payments. No payment, no LRAP.

**Does LRAP pay my loan servicers directly?**

No, LRAP sends you money based on your payment so that *you* can pay your loan servicers directly.

**Will LRAP only cover interest on my loans?**

LRAP payments can help you pay down your balance, not just interest. This will depend on what plan you set up with your servicer.

**If I decide to pay down my debt faster will LRAP reimburse me for the extra payments?**

LRAP provides benefits based on scheduled monthly law school loan payments only.

**Launch your public interest career with LRAP.**

For more information:

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