Effective for Calendar Year 2027

Notre Dame Law School
Loan Repayment Assistance Program (LRAP)
Detailed Program Description and Disclosures

OVERVIEW

The Law School's Loan Repayment Assistance Program ("LRAP" or "the Program") is designed to work in conjunction with the federal Public Service Loan Forgiveness ("**PSLF**") program to give graduates in public interest and government employment a 10-year path to full student loan forgiveness with minimal out-of-pockets costs. LRAP provides benefits to assist graduates in making their monthly student loan payments, up to a specified annual cap.

PSLF grants forgiveness of federal educational loan balances for qualified borrowers who work in specified public interest positions for ten years, make 120 timely payments, and satisfy other requirements. LRAP assists graduates in making their monthly educational loan payments during the ten years they are earning federal loan forgiveness. All of a graduate's post-secondary student loans, including undergraduate, graduate, and law school loans, both federal and private, are eligible for LRAP. This document sets forth the terms for LRAP for the 2027 calendar year. All graduates from all class years, whether or not they previously received LRAP benefits, will be subject to the program terms outlined below.

Graduates must apply to LRAP each year to receive benefits in the following calendar year. There is no ceiling on the number of graduates NDLS will cover in a given year. All graduates who meet the criteria specified below will receive benefits. Applicants who did not successfully pass their LRAP compliance protocol from a prior year are ineligible to participate in LRAP in future years.

I. ELIGIBILITY AND DEFINITIONS

A. Eligible Graduates. Any J.D. graduate of Notre Dame Law School who owes principal on eligible educational loans and expects to work in qualifying public interest employment during the following calendar year with an annual salary under $110,000 (after LRAP adjustments described in Section I.E.) can apply for LRAP assistance. Eligible graduates may receive loan repayment assistance for a maximum of ten calendar years after they begin qualifying public interest employment.

B. Application Process. The Program operates on a calendar-year basis. Eligible graduates, whether or not they have previously received assistance under the Program, must submit an application each year by November 1st to be considered for loan repayment assistance in the following calendar year. Benefits are awarded for one calendar year at a time.

A graduate who has not yet received an offer of qualifying employment before the November 1st application deadline but who is seeking or plans to seek such employment and expects to be employed by March 1st of the following year may apply for loan repayment assistance contingent upon receiving and accepting such an offer. Such a graduate must complete an application by the November 1st deadline and must include in his or her application information about the specific jobs for which the graduate has applied and when a decision is expected.

C. Qualifying Public Interest Employment. An eligible graduate must hold or have accepted employment with a governmental entity or a 501(c)(3) not-for-profit that directly uses the skills and knowledge gained from the graduate's legal education to perform public interest work consistent with the Law School's Catholic mission. The graduate must work in qualifying employment for at least 20 hours per week on average to maintain eligibility.

   Any student or graduate who is unsure whether a position would qualify for LRAP is encouraged to reach out to the LRAP Administrator, who can seek an opinion from the LRAP Advisory Committee.

   Legal employment that qualifies for LRAP normally also qualifies for PSLF. There are exceptions, however. A database of employers that qualify for PSLF can be found **here**. Graduates in qualifying public interest employment as defined in this section will receive LRAP benefits even if their employment does not qualify for PSLF.

D. Eligible Loans. To qualify for loan repayment assistance, an eligible graduate must have personally incurred student loans totaling $10,000 or more, processed and approved by a law school or university financial aid office, to finance the cost of earning a post-secondary degree. Eligible loans include those issued by the federal government or by a private commercial lender to attend undergraduate, graduate, or law school degree programs.

   LRAP does not cover loans taken out after graduation from NDLS, loans that are refinanced with a private commercial lender after graduation, loans issued to parents (such as parent PLUS), personal loans from family members or friends, or bar loans.

   For graduates with both private and federal educational loans, LRAP will provide assistance with both types of loans, subject to the annual benefits cap described in Part II below.

   Federal loans: LRAP requires participants to place all of their eligible federal student loans into the Income-Driven Repayment (IDR) Plan that will result in the lowest monthly payment prior to receiving LRAP assistance. LRAP will not cover loan payments for federal loans placed in other repayment plans.

   NDLS strongly encourages graduates to seek free financial guidance from AccessConnex when evaluating which IDR plan will result in the lowest monthly payment. See also Section IV.G.

Private loans: Loans issued by private commercial lenders taken out prior to the applicant's graduation from NDLS are covered by LRAP. Student loans that are refinanced with a private commercial lender after graduation are not eligible for LRAP.

Private loans are not eligible for PSLF or federal Income-Driven Repayment plans. Graduates will be subject to the repayment terms established by the lender. LRAP will cover graduates' actual required monthly payments under such loans up to the annual benefits cap.

Participants are not permitted to place loans in deferment/forbearance for any month for which funding has been provided.

E. Income Eligibility. A graduate with an LRAP Adjusted Salary below $110,000 is eligible for LRAP benefits. The LRAP Adjusted Salary is the graduate's gross salary for the qualifying public interest position, plus any other guaranteed compensation such as a basic allowance for housing or subsistence if either is received as a direct result of employment, minus a $6,000 deduction for each person who would qualify as the graduate's dependent under the Internal Revenue Code. For military officers, the basic allowance for housing (BAH) will be calculated as the greater of $10,000 or the annualized amount of BAH stated on the graduate's pay statement. Under exceptional circumstances, the LRAP Advisory Committee may award benefits to a graduate whose salary exceeds the limits set forth above.

II. LOAN REPAYMENT ASSISTANCE

A. Form of LRAP Loan Repayment Assistance. The Law School provides loan repayment assistance in the form of a loan (the "LRAP loan") that graduates must use to make payments to their student loan servicers. The LRAP loan can be forgiven pursuant to the terms outlined in Section III.

B. Amount of Benefits. LRAP will provide benefits in an amount equal to a graduate's required monthly educational loan payments, subject to a cap on the total benefits paid to an individual graduate in a single calendar year. The benefits cap will be calculated each December following the submission of applications. The cap will be calculated to ensure, as nearly as possible, the expenditure of all LRAP funds expected to be available during the following calendar year. The amount of the cap will not be lower than $2,500 per year.

Benefit payments will be dispersed via direct deposit into the graduate's bank account and will begin the month that the graduate starts qualifying employment. Mid-year adjustments in LRAP benefits are not made.

III. LOAN REPAYMENT AND FORGIVENESS

A. Loan Forgiveness.

If a graduate completes (9) nine months of qualifying employment after the graduate's first day of participation in LRAP, the Law School will completely forgive any of the graduate's

outstanding LRAP loans after the graduate provides verification of that time in qualifying employment as detailed in Section IV.C. For graduates whose qualifying employment is a judicial clerkship, the (9) nine months referenced above to earn complete forgiveness of LRAP loans will be reduced to (6) months.

Once a graduate has earned full forgiveness, LRAP loans for any subsequent periods the graduate spends in qualifying employment will be forgiven after the graduate provides the required verification.

B. Termination and Repayment. If a graduate leaves qualifying employment for any reason before the end of the calendar year, with no intention to seek or find another position in qualifying employment, and the graduate has received LRAP benefits intended to cover the graduate's loan payments for any future month, the graduate must inform the Program Administrator and repay immediately the portion of LRAP benefits intended to cover any such month. Repayment obligations are calculated in whole months only. A graduate need not repay any loan assistance received for the month during which the graduate terminates qualifying employment.

   If a graduate leaves qualifying employment before the end of the year and is actively seeking another position in qualifying employment, he/she must immediately inform the Program Administrator, and may request a Leave of Absence (see next point).

C. Leaves of absence. Leaves of absence may be granted at the discretion of the Program Administrator in two circumstances:

   1. Graduates whose qualifying employment is temporarily suspended, but who are expected to resume work with the same employer. Examples include graduates on maternity leave, paternity leave, Family and Medical Leave, or those temporarily laid off by their employer.

      a. Because these graduates remain employees of qualifying organizations, they normally will continue to receive LRAP benefits and to earn credit toward loan forgiveness.

      b. Leaves of absence do not carry over to the following year. Thus, any participant who is on a leave of absence and wishes to be considered for LRAP assistance in the following calendar year needs to submit a conditional LRAP application by November 1st.

   2. Graduates whose qualifying employment has been terminated for any reason and who hope or expect to resume qualifying work, e.g., the end of a public interest fellowship term after which the fellow seeks to work for a different public interest employer.

      a. Such graduates must immediately inform the LRAP Administrator of their job termination.

      b. Such graduates should promptly seek forbearance or other relief from their loan servicer(s) upon termination of employment.

c. The Law School will terminate LRAP benefits during the leave of absence. LRAP participants may need to return benefits received for future months once they leave qualifying employment. LRAP participants who have not yet earned full LRAP loan forgiveness as provided in Section III. may need to return all benefits received to date.

d. Graduates who secure new qualifying employment before the end of the calendar year will be allowed to resume benefits for that year, but must reapply by November 1st to receive benefits for the following calendar year. Graduates who have not secured qualifying employment by November 1st must submit a timely, conditional LRAP application to remain eligible to receive benefits in the following calendar year.

To request a leave of absence, an LRAP participant needs to submit a timely request in writing to the Program Administrator, and provide documentation as requested.

D. Taxation. Section 108(f) of the Internal Revenue Code of 1986, as amended, specifies the circumstances in which graduates can exclude any loan amounts forgiven by the Law School from gross income. Graduates should consult a tax advisor regarding the tax consequences of any loans forgiven under this Program.

E. Repayment of LRAP Loans. When a graduate leaves qualifying employment before earning full loan forgiveness, the graduate may be required to repay any LRAP benefits the graduate has received. The Program Administrator will promptly calculate the amount of LRAP loans the participant will be required to repay, if any, and will inform the graduate. After consultation with the graduate, the Program Administrator will set a repayment period.

F. The Law School reserves the right to demand immediate repayment of any outstanding loans if the graduate has not used the provided funds to make payments on eligible loans.

IV. PROCEDURES AND ADMINISTRATION

A. Application Materials. Graduates can obtain a link to register for an application form and information from the **LRAP web page**. The application materials require, at a minimum:

1. Proof of qualifying employment, acceptance of an offer of qualifying employment, application for qualifying employment, or evidence of at least one position that the applicant plans to apply for as soon as eligible, as well as a description of the job salary verified by the employer.

2. A current resume including dates of any relevant employment.

3. A copy of a current pay stub from the participant's qualifying position to verify gross salary. If the applicant is not currently employed, this information will be required as soon as it is available.

4. A list of educational loans taken by the graduate, specifically, loan servicer statements. These statements must state that monthly payments will be due during the period for which the graduate seeks assistance, the date on which payments began or will begin, the amount of the payment due, and the name of the Income-Driven Repayment plan.

5. A copy of the graduate's report from the Federal Student Aid website is required (see LRAP application for instructions on how to access this).

6. Any additional or clarifying information or documents as requested by the Law School.

B. Promissory Note. The Law School will require all graduates selected to receive loan repayment assistance to sign a promissory note before the Law School will disburse any funds.

C. Verification of Income and Loan Payments. Each January, LRAP participants will be required to submit documentation verifying that they held qualifying employment through the end of the prior year and that they made student loan payments during the year in an amount at least equal to their LRAP benefits.

D. Notification of Changes in Graduate Information. Graduates who leave qualifying employment before the end of the calendar year during which they receive benefits must immediately notify the Program Administrator of that fact.

E. Program Administration. The Dean will appoint the Advisory Committee, the Program Administrator, and the Program Coordinator to administer the Program. The Advisory Committee, the Program Administrator, and the Program Coordinator will periodically review and evaluate the Program and will recommend any changes to the Dean. The Dean will determine the amount of funding available for the Program each year.

F. Federal Programs. The Law School's Program works in concert with **PSLF**, which is subject to federal approval. Should there be changes in federal programming, the Law School's LRAP will be adjusted accordingly. Enrollment in the federal program, PSLF, is encouraged but not required. It requires annual employment recertification.

G. The Law School highly advises alumni to utilize complimentary advising services provided by AccessConnex to determine which Income-Driven Repayment option minimizes their monthly financial obligation. AccessConnex by AccessLex℠ is a free resource for loan financing advice for NDLS students and alumni. AccessLex offers financial education tools and resources to students and alumni at no charge. Students and alumni with questions on loan financing are encouraged to contact AccessConnex, a free student loan helpline.
Schedule an appointment: AccessConnex Financial Coaching