



LRAPs Make Career in Public Interest Law Possible

More law school graduates are able to pursue careers in public service than ever before because of loan repayment assistance programs (LRAPs) at more than 50 law schools. The programs help students manage educational debts that can exceed \$100,000 in exchange for public interest jobs.

“The gist of the program is to help more people enter into the public interest realm. While each program varies, it will essentially forgive or pay off a portion, if not all, of your student loans,” said Joe Delamater, national representative of Equal Justice Works, an organization that organizes, trains, and supports students interested in public service. “The idea being those who go into corporate law and are making many times the salary of, say, a public defender are unfairly advantaged. These fields, thus, tend to draw those who need all of that money to pay off the loans. By easing that burden, those who want to work in public interest positions can.”

Nicky Fornarotto, Financial Aid & LRAP Administrator at Rutgers Law School-Newark, said she is very aware of how difficult a public service career can be for students dealing with rising tuition costs and educational debt levels. She said the average debt level for graduates of her school is \$55,552.

“Our LRAP program was developed to provide financial assistance to help defray the law school debt obligations of our graduates who choose to pursue lower-paying public interest or public service careers,” explained Fornarotto. “It also serves to support and encourage them to continue serving the people and causes traditionally under-represented by the private bar.”

Rutgers’ LRAP program is available for all graduates from the classes of 1997 and on who are employed in law-related public interest positions and who earn less than the annually set salary cap. The 2005 salary cap was \$46,000 for single graduates and \$72,000 for joint filers, with adjustments for years of LRAP-eligible service, child care, prior educational debt, un-reimbursed medical expenses, and so on. Fornarotto said that graduates can apply for LRAP funds for up to five years and, if eligible, will receive a proportional share of the available funds in each of those years. Applicants who receive the largest rewards are those with the highest debts, lowest salaries, and the most years of LRAP service.

“This year, 37 of our applicants were eligible for the program and have been awarded a total of \$143,872. This amount represents an average award of \$3,888 and approximately 69 percent of the aggregate annual debt service owed by these graduates,” said Fornarotto. Rutgers’ LRAP was cited by the Equal Justice Works’ 2004 report, *Financing the Future*, as the LRAP with the largest growth rate (89 percent) during the last few years and was also ranked as one of the top four LRAPs in the country in terms of per-student spending for public law schools.

Approximately, 16 out of 187 ABA-accredited law schools have established scholarship programs for students who plan on pursuing careers in public service law. Rutgers offers fellowships and scholarships



for law students with demonstrated affinities for public interest law. The Marsha Wenk Fellowship and the Kinoy/Stavis Fellowship are awarded each year to 5 students who also take on a leadership roles in the law school community. The Wenk Fellowship includes an internship at the New Jersey chapter of the American Civil Liberties Union and a stipend. The Kinoy/Stavis Fellowship includes working in Rutgers Constitutional Litigation Clinic and a stipend. “We also have institutional scholarships which are awarded on an annual basis and are earmarked specifically for students who have demonstrated their commitment to public interest,” said Fornarotto.

Not all schools offer LRAP programs. Melody Goldberg is president of the Student Chapter of Equal Justice Works at Indiana University School of Law-Indianapolis. The activities of the student group include fundraising the \$100,000 needed to establish the Loan Repayment Assistance Program Endowment to assist students who are considering careers in public interest law. After one year, IU School of Law-Indianapolis’ LRAP will begin to repay loans with the interest earned on the endowment. “This is not a program designed to allow public interest lawyers to live affluently. Rather, it is designed to allow law school graduates the ability to realistically consider a career in public interest law by lessening—even minimally—the extreme financial burden which eliminated this option in the past,” said Goldberg.

Delamater, who is a law student and a member of the group at IU-Indianapolis, said that almost all the group’s events are putting proceeds toward the LRAP endowment program. Their Day of Pay program calls on donors to volunteer one day of their summer jobs’ pay to go toward the LRAP endowment. He hopes the LRAP will be established by the time he graduates.

Nonetheless, he said that pursuing a career in public interest law is a great career path because it can also open up additional career options.

“Public interest usually puts you in the courtroom several times a week. Right off the bat, you are getting real life experience. This cannot be said for the majority of private-sector jobs. Thus, your marketability improves if you should choose to enter the private field after some time. You have that much of an advantage over the rest.”

Delamater does admit that public interest law will mean lower pay. According to the Equal Justice Works website, the average salary for a public interest lawyer is \$35,000 a year.

LRAPs have helped the careers of countless law school graduates interested in public service. Peter Bouckaert, a 1997 graduate of Stanford University Law School was named 2004 Stanford Public Interest Lawyer of the Year. Bouckaert, who serves as the Human Rights Watch’s senior emergencies researcher, said he went to Stanford as “an activist determined to graduate as an activist lawyer.”



He said pursuing a career in public interest law would have been impossible without the assistance of the LRAP program. While in law school, Bouckaert worked 20 hours a week as a research and teaching assistant to try to keep his educational debt down, but his loan burden was still too crushing.

“The LRAP program allowed me to attend a truly great law school and still be able to begin a public interest career straight after graduation,” he said. “Just a year out of law school, in late 1998, I was documenting war crimes in Kosovo. The evidence I collected there has been introduced in the [former President of Serbia Slobodan] Milosevic case and in other Yugoslav Tribunal cases from Kosovo.”

Susan Kilbourne, a 1999 graduate of Georgetown Law School, works as director of state policy and advocacy at Voices for America’s Children. By helping her pay most of her monthly student loan payments, the LRAP program at Georgetown has allowed her to pursue her career objectives.

“I love knowing that I’m doing something to improve the lives of children across the country. I find that much more rewarding than a corporate job or even private practice,” said Kilbourne. “Simply put, the LRAP program has allowed me to work in the public interest field. Without the financial support from the LRAP program, there is absolutely no way I could repay my student loans and support my family on the salaries available in child advocacy.”