

July 1, 2023-June 30, 2024 Loan Application Checklist

The Loan Repayment Assistance Program of Minnesota

Application Deadline: May 1, 2023
Incomplete or Late Applications Cannot Be Considered

Unless you are waiting for an institutional response, the items listed below must accompany the *Loan Application*. If you are waiting for institutional information, please indicate this on your application.

- A copy of your final law school transcript (unless it is already on file at LRAP or you have requested that it be sent to LRAP directly). Transcripts need not be official.
- The *Employment Verification Form* signed by an authorized person at your place of employment.
- If not licensed, attach a separate sheet of explanation if necessary.
- Verification of each educational loan included in Section 4 of the *Application*.
- A letter of explanation if you are eligible to receive loan repayment assistance from another source.
- Verification of your income-driven repayment monthly payment amount if the amount is based solely on your income from Qualifying Employment.
- A copy of your 2022 Form 1040, 1040A, or 1040EZ, including all schedules, attachments, and amendments.
- Verification of daycare expenses, if applicable.
- If applicable, requested and completed *Previous Employment Verification Form* and/or *Asset Reporting Form*.

Prior to sending the *Loan Application*, verify the following:

- You signed the *Application* and the *Employment Verification Form*.
- You have a copy of your completed application for your records.
- You have adequate postage (if mailing).

E-mail your completed application: lrappedocs@gmail.com (preferred)
or **Mail:**

Dee Baskin, Executive Director
Loan Repayment Assistance Program of Minnesota
600 Nicollet Mall, Suite 380
Minneapolis, MN 55402

If you have any questions, contact Dee Baskin, LRAP Executive Director, at dbaskin@mnbars.org. Please do not send applications to this e-mail.

July 1, 2023-June 30, 2024 Loan Application
Loan Repayment Assistance Program of Minnesota
 600 Nicollet Mall, Suite 380, Minneapolis, MN 55402
 lrapdocs@gmail.com

Application Deadline: May 1, 2023

Income caps apply based on years of experience **as an attorney**. However, priority for loan repayment assistance is based on years of experience in Qualifying Employment.

	Entry	1	2	3	4	5	6	7
Attorney	\$66,000	\$68,000	\$70,000	\$72,000	\$74,000	\$76,000	\$78,000	\$80,000
Supervisor	\$77,000	\$79,000	\$81,000	\$83,000	\$85,000	\$87,000	\$89,000	\$91,000

	8	9	10	11	12	13	14	15
Attorney	\$82,000	\$84,000	\$86,000	\$88,000	\$90,000	\$92,000	\$94,000	\$96,000
Supervisor	\$93,000	\$95,000	\$97,000	\$99,000	\$101,000	\$103,000	\$105,000	\$107,000

Section 1: Applicant Information

Last Name		First Name		Middle Initial
Mailing Address		City	State	Zip Code
Physical Address (if different from above)		City	State	Zip Code
Cell Phone	Work Phone	Email		
Date of Birth	Number of Dependents (not including self and spouse)			

Optional: Information regarding gender, race/ethnic origin, and language skills is requested for statistical purposes only and does not affect awards in any way.

GENDER:
(check all that apply)

- Male
 Female
 Non-Binary/
Third Gender
 Prefer to self-describe

RACE/ETHNIC ORIGIN:
(check all that apply)

- American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 Hispanic or Latino (regardless of race)
 Other: _____

LANGUAGE SKILLS: _____

Section 2: Law School Information

LAW SCHOOL: Mitchell | Hamline School of Law

Graduation Date: _____

University of Minnesota Law School

University of St. Thomas School of Law

(Graduates must also complete the *University of St. Thomas School of Law Application Addendum*.)

Other ABA Accredited Law School: _____



Attach a copy of your final law school transcript or have the institution send it directly to LRAP (does not apply to returning LRAP award recipients). Transcripts need not be official.

Section 3: Employment Information

I am or will be employed full time at the following organization:

Name of Agency:			
Agency Address:	City	State	Zip Code

My employer, listed above, supports or provides legal services to the poor and is one of the following:

501(c)(3) nonprofit organization

501(c)(4) nonprofit organization



Attach *Employment Verification Form*.

I am a previous LRAP recipient, and my previous qualifying employment documentation is on file with LRAP. List names and dates of previous qualifying employment:

I am a new applicant with previous public interest employment. (Contact LRAP to request a special employment verification form for your previous public interest employment. Please attach this form to your application.)


Attorney License Number(s):

State(s) Licensed:

If not licensed, please explain: (use separate sheet if necessary)

Section 4: Education Debt Information (See instructions).

If your loans are consolidated, you may report a single total for those loans included in the consolidation. If any grace periods are in effect, note when payments begin on those loans. Where principal amount is requested, please do not list any interest amount.

 **University of St. Thomas Graduates: Please complete both the information below and the separate *University of St. Thomas Addendum*.**

Are all your Federal Loans being repaid through the Direct Loan Program? Yes No

*Note: In order to take advantage of the Federal Public Service Loan Forgiveness program, you must be making payments under an income-driven repayment plan through the **Direct Loan Program**. Contact LRAP for more information.*

Do you anticipate achieving Public Service Loan Forgiveness? Yes No

Please list the month and year you expect PSLF: _____

FEDERAL LOANS					
Loan Source & Purpose of Loan	Principal on Law School Loans at the Time You Entered Repayment or Currently Owed (whichever is larger)	Principal on Undergraduate Loans at the Time You Entered Repayment or Currently Owed (whichever is larger)	Total Principal at the Time You Entered Repayment or Currently Owed (whichever is larger)	MONTHLY Payment (note starting date if a grace period is in effect)	Current Interest Rate
Consolidated Loan	\$ _____	\$ _____	\$ _____	\$ _____	_____
Grad PLUS	\$ _____	\$ _____	\$ _____	\$ _____	_____
Stafford (GSL)	\$ _____	\$ _____	\$ _____	\$ _____	_____
Perkins (NDSL)	\$ _____	\$ _____	\$ _____	\$ _____	_____
Other	\$ _____	\$ _____	\$ _____	\$ _____	_____
TOTAL FEDERAL	\$ _____	\$ _____	\$ _____	\$ _____	_____
NON-FEDERAL LOANS					
Loan Source & Purpose of Loan	Principal on Law School Loans <i>Currently Owed</i>	Principal on Undergraduate Loans <i>Currently Owed</i>	Total Principal <i>Currently Owed</i>	MONTHLY Payment (note starting date if a grace period is in effect)	Current Interest Rate
Lender 1: _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
Lender 2: _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
School Name: _____	\$ _____	\$ _____	\$ _____	\$ _____	_____
TOTAL NON-FEDERAL	\$ _____	\$ _____	\$ _____	\$ _____	_____

Check here if you are eligible to receive loan repayment assistance from another source.

 **Attach explanation of other loan repayment assistance, if any.**

 **Attach verification of each loan.**

Loan Payment Information

- Check here if your income-driven repayment monthly payment amounts are based solely on your income from Qualifying Employment.

 **Attach verification of income-driven repayment monthly payment amount (see instructions).**

---OR---

Complete the box below if you do *not* have income-driven repayment monthly payment amounts based solely on your income from Qualifying Employment (e.g. second job, married filing jointly). *Your answer to Item 1 should be based only on Qualifying Employment.*

1. Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2.	\$ _____
2. Taxable Interest.	\$ _____
3. Unemployment compensation and Alaska Permanent Fund dividends.	\$ _____
TOTAL	\$ _____
<i>This is your adjusted gross income for purposes of LRAP <u>calculated</u> income-driven repayment monthly payment amount.</i>	

Section 5: Income Information (See instructions).

<p>For the period July 2023-June 2024:</p> <p>Your estimated gross income: \$ _____</p> <p>Projected day care expenses: \$ _____</p> <p>Does your employer pay daycare expenses? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, how much? \$ _____</p> <p>Assets if over cap (other than residence, qualified retirement accounts, or car): \$ _____</p>	<p>Other projected income for 2023-2024 not reported elsewhere (from <u>all</u> sources including rental property, interest, dividends, etc.):</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Source:</th> <th style="width: 40%;">Amount:</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>_____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>_____</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table>	Source:	Amount:	_____	\$ _____	_____	\$ _____	_____	\$ _____
Source:	Amount:								
_____	\$ _____								
_____	\$ _____								
_____	\$ _____								

- I have non-excluded assets over the \$50,000 asset cap. Contact LRAP to request an *Asset Reporting Form*. Please attach this form to your application.

Current Gross Monthly Salary from Qualifying Employment: \$ _____

 **Attach appropriate documentation (see instructions).**

Section 6: Additional Information (Optional).

Please include any additional factors you would like us to consider with your application.

CERTIFICATION

I declare under penalty of perjury that the information on this application is true and complete to the best of my knowledge. If asked by LRAP Minnesota, I agree to provide additional verification as requested.

Applicant Signature

Date

Employment Verification Form

Applicant completes Section A:

Last Name	First Name	Middle Initial
Employer Name	Program or Branch	
Agency Address		
Job Title and Brief Description of Work ¹		

I am employed full-time for the program/agency listed above. I authorize the above-named employer to provide the information requested in Section B of this form.

Applicant Signature

Date

Employer completes Section B:

The Loan Repayment Assistance Program of Minnesota Requires information about the applicant's employer and certification of an applicant's employment status and salary. Please complete this section of the form and return it to the employee. Thank you.

Description of agency's mission:	
Description of client income criteria (e.g. 125% of federal poverty guidelines):	
Fees, if any, charged to clients:	
Dates of Employment: Start Date: _____ To: _____ ("current" or date of termination)	Salary: Current Monthly Gross Salary: \$ _____ Projected Annual Gross Salary for 7/1/23-6/30/24: \$ _____ Please calculate and include any scheduled salary changes for the above time period.
Person certifying employment (print):	Title:

I certify that information contained in this form is true and complete to the best of my knowledge.

Signature of person certifying employment

Date

¹ Pursuant to our Program Guidelines, funding shall only be given to attorneys providing legal advice or representation to low-income clients based upon financial eligibility criteria or support services for this work.