



Loan Repayment Assistance Application
 E-mail your completed application to: lrappedocs@gmail.com
by May 1, 2026
Incomplete or Late Applications Will Not Be Considered

If you have questions during this application process, email lrappedocs@gmail.com

We know it takes time to apply for assistance and are happy to offer clarification to help applicants submit a timely and complete application for review.

Section 1: Applicant Information

Last Name _____	First Name _____	Middle Initial _____	Date of Birth _____
Mailing Address _____			
City _____	State _____	County _____	Zip Code _____
Physical Address <i>(if different from above)</i> _____			
City _____	State _____	County _____	Zip Code _____
Cell Phone _____		Work Phone _____	
Email Address _____			

Section 2: Demographic Information (optional)

This information is requested for statistical purposes and helps us fund the program. However, you may choose not to respond and that choice will not impact your application.

Gender: Male Female Non-Binary/Third Gender
 Prefer to Self-Describe: _____

Race/Ethnic Origin: Asian American Indian or Alaska Native
 Black or African American Native Hawaiian or Other Pacific Islander
 White Hispanic or Latino (regardless of race)
 Prefer to Self-Describe: _____

Language Skills: _____

How did you first hear about LRAP? School Employer/Coworker Social Media Online Search
 Other: _____

Section 3: Law School Information

Law School Graduation (select one):


- Graduate of a Minnesota law school (or will be by July 1, 2026)
- Graduate of an ABA-accredited law school (or will be by July 1, 2026)


School Details

Name of School: _____

Graduation Date: _____

Attachments Required:

 Final official or unofficial law school transcript, or have the institution email it directly to lrappedocs@gmail.com.
Include a note that it is being sent in Section 9 of the application. **(does not apply to returning LRAP recipients)**

 **University of St. Thomas School of Law Application Addendum on the LRAP website (University of St. Thomas graduates only)**

Section 4: License Information

The Income Caps below are based on years of experience as a licensed attorney.¹ (For example, a newly licensed applicant with less than one year of experience has an income cap of \$81,000.) The amount of loan repayment assistance may be reduced if an applicant's income from all sources exceeds the cap.

	Entry	1	2	3	4	5	6	7
Attorney	\$81,000	\$83,000	\$85,000	\$87,000	\$89,000	\$91,000	\$93,000	\$95,000
Supervisor	\$96,000	\$98,000	\$100,000	\$102,000	\$104,000	\$106,000	\$108,000	\$110,000

	8	9	10	11	12	13	14	15
Attorney	\$97,000	\$99,000	\$101,000	\$103,000	\$105,000	\$107,000	\$109,000	\$111,000
Supervisor	\$112,000	\$114,000	\$116,000	\$118,000	\$120,000	\$122,000	\$124,000	\$126,000

Bar Admission Status (select one):

Licensed attorney

- Attorney License Number(s): _____
- State(s) Licensed: _____

Not a licensed attorney yet²

- Scheduled date(s) of next bar exam: _____
- State(s) where exam is scheduled: _____

Attachment Required:

 **Employer's bar passage policy (non-licensed applicants only)**

¹ Income Caps apply to the applicant's first application to LRAP. See Section III of the Program Guidelines for more details.

² LRAP requires that an applicant be a licensed attorney to qualify for an award. However, the LRAP Board will consider the policy of the applicant's employer regarding bar passage requirements. See Section III of the Program Guidelines for more details.

Section 5: Employment Information

The Potential % of Payment Covered below is based on years of experience **in LRAP qualifying employment**.³ (For example, an applicant who has worked in qualifying employment for 2 years could receive a maximum award of 80% of their documented or calculated Income Driven Repayment amount each quarter.) This is the **maximum amount** an applicant may receive, and this amount may be adjusted based on available resources. (Assistance with non-federal educational debt is considered separately after awards for federal loans are determined.)

Years in qualifying employment	Potential % of Payment Covered
0–2	80%
3–5	85%
6–8	90%
9–15	95%

Current Employer

- Employer is a (choose one): 501(c)(3) nonprofit organization 501(c)(4) nonprofit organization
- Employer supports or provides legal services to low-income clients (choose one): Yes No
- Employed full-time (choose one): Yes No

Name: _____


Position Title: _____

Employment Start Date: _____

Current Annual Salary: _____

Attachments Required:

 **Employment Verification Form** on the LRAP website

 **2025 Form 1040, 1040A, or 1040EZ, including all schedules, attachments, and amendments. (If 2025 tax forms are unavailable, include 2024 tax forms and most recent paystub.)**

Previous Employer

Previous Qualifying Employment (choose one): Yes No

- *If Yes* (choose one):
 - New applicant with previous qualifying employment.
 - *Contact LRAP to request the Previous Employment Verification Form to include with this application.*
 - Previous LRAP recipient with previous qualifying employment documentation on file with LRAP.
 - Organization Name(s): _____
 - Position Title(s): _____
 - Dates of Previous Employment: _____

Attachment Required:

 **Previous Employment Verification Form (new applicants with previous qualifying employment only)**

³ See Section II of the Program Guidelines for more details on qualifying employment and Section V of the Program Guidelines for more details on how LRAP awards are calculated.

Section 6: Income and Asset Information

The amount of loan repayment assistance may be reduced if an applicant's income exceeds the Income Cap or the Asset Cap of \$50,000. ⁴

Additional Income

Income over the cap (choose one): Yes No

- If Yes, list other sources of income:

Expected income for 2026-2027 not reported in Section 5 of the application (from <u>all</u> sources including second job, rental property, interest, dividends, etc.):	
Source	Amount
	\$
	\$
	\$

Assets

Non-excluded assets over the cap (choose one): Yes No

- If Yes, contact LRAP to request the Asset Reporting Form to include with this application.

Attachment Required:

 **Asset Reporting Form (applicants with non-excluded assets only)**

Daycare Expenses

Daycare Expenses (choose one): Yes No

If Yes:

- Monthly daycare expense amount: _____
- Number of children in day care: _____
- Employer pays daycare expenses (choose one): Yes No
 - If Yes, amount paid by employer: _____

Attachment Required:

 **Documentation of daycare expenses (applicants with daycare expenses only)**

⁴ See Section III of the Program Guidelines for more details on Income Caps and non-excluded assets.

Section 7: Eligible Education Debt

Student Loan Status⁵

List the expected month and year of PSLF: _____

Some or all student loans are in repayment (choose one): Yes No

If Yes:

- All federal loans are Federal Direct Loans: Yes No
- All federal loans are under an Income Driven Repayment plan: Yes No

Not paying some or all student loans (choose one): Yes No

If Yes:

- Some or all loans are in Forbearance: Yes No
(for example, paused payments under the SAVE plan forbearance)
- Some or all loans are in a Grace Period: Yes No
(for example, new graduate who has not started paying loans yet)
- Some or all loans are in Default: Yes No
(behind on payments and have received or are expecting notice of default)
- Some or all loans are not being paid for another reason: Yes No
 - ***If yes, include an explanation in Section 9 of the application. LRAP may contact you for more information or documentation.***

⁵ Loan status and PSLF information can be found by logging into studentaid.gov or contacting your loan servicer.

Loan Details

Federal and Non-Federal undergraduate debt, law school debt (including from joint JD degree programs), and bar study loans can be included below. ⁶


- If loans are consolidated, report a single total for those loans included in the consolidation.
- If any grace period or forbearance is in effect, note when payments begin on those loans.
- Where principal amount is requested, **do not list any interest amount.**

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 Currently Owed	Principal on Undergraduate Loans Currently Owed	Total Principal Currently Owed	MONTHLY Payment (note starting date if a grace period is in effect)	Current Interest Rate
Lender 1: _____	\$ _____	\$ _____	\$ _____	\$ _____	_____ %
Lender 2: _____	\$ _____	\$ _____	\$ _____	\$ _____	_____ %
School Name: _____	\$ _____	\$ _____	\$ _____	\$ _____	_____ %
TOTAL NON-FEDERAL	\$ _____	\$ _____	\$ _____	\$ _____	_____ %

Attachments Required:

 Verification of each federal and non-federal loan

 Verification of income-driven repayment monthly payment amounts (the PDF letter from the loan servicer confirming the payment amount and date the payment starts is best, though other documents are acceptable)

⁶ See Section IV of the Program Guidelines for more details on eligible debts for loan repayment assistance.

Section 10: Attachment Summary

Prior to sending the application, verify that required sections are completed and attachments are included:

🔗 Section 3: Law School Information

- For new applicants, final official or unofficial law school transcript, or have it directly emailed to lrappedocs@gmail.com
- For University of St. Thomas graduates, the *University of St. Thomas School of Law Application Addendum* on the LRAP website

🔗 Section 4: License Information

- For non-licensed applicants, the employer's bar passage policy

🔗 Section 5: Employment Information

- Employment Verification Form* on the LRAP website
- 2025 Form 1040, 1040A, or 1040EZ, including all schedules, attachments, and amendments. (If 2025 tax forms are unavailable, 2024 tax forms and most recent paystub are acceptable.)
- For new applicants with previous qualifying employment, *Previous Employment Verification Form* requested from LRAP

🔗 Section 6: Income and Asset Information

- For applicants with non-excluded assets, the *Asset Reporting Form* requested from LRAP
- For applicants with daycare expenses, documentation of daycare expenses

🔗 Section 7: Eligible Education Debt

- Verification of each federal and non-federal loan listed in Section 7 of the application
- Verification of income-driven repayment monthly payment amounts (preferably the PDF letter from the loan servicer confirming the payment amount and date the payment starts)

🔗 Section 8: Loan Repayment Assistance From Other Sources

- For applicants eligible for other loan repayment assistance, a copy of any pending applications, final determination letters, or other documentation

Section 11: Certification and Signature

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: _____

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