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# LRAP INFORMATION SESSION FOR EMPLOYERS



# Agenda

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1. Introduction of DCBF and Fosterus
2. DCBF LRAP Overview
3. Upcoming Changes
4. LRAP Landscape
5. LRAP Eligibility Requirements
6. Eligible Employers
7. Employer Responsibilities
8. Attorney Employee Eligibility File
9. Questions

# LRAP Overview

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Since 2007, the DC Bar Foundation has administered two loan repayment assistance programs for legal aid attorneys who work in DC: one for DC residents (Public) and another for non-residents (Private)

The Foundation has forgiven more than \$5 million in loans for more than 370 legal aid attorneys making less than \$100,000 annually

In 2021, DCBF moved from an annual application process to a rolling enrollment process, which allows legal aid attorneys to take advantage of LRAP forgivable loans soon after hiring rather than waiting for a once-a-year application

# Upcoming Changes

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1. Awards in the Public LRAP (for DC residents) will increase to \$550 for federal or commercial loan monthly payments; no payments will be decreased.
2. Awards in the Private LRAP will remain a flat \$408 for federal and \$592 for commercial.
3. Maximum benefit for a participant with both federal and commercial loans is \$1,000.
4. DCBF will continue to payout a flat amount until such time payment amounts are reliably reported by loan servicers.
5. DCBF will revert to amount due sometime in the future depending upon available funding.

# LRAP Landscape

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New SAVE repayment plan reducing required payments for many

Loan servicing system struggling to keep pace with volume

Biden administration defending lawsuits aimed at limiting student loan forgiveness

Negotiated rulemaking process for loan forgiveness Plan B entering final stages



# LRAP Eligibility Requirements

REQUIREMENT	DEFINITION
<b>A Lawyer</b>	Graduate of an accredited law school <b>and</b> : <ol style="list-style-type: none"> <li>1. Licensed to practice in the District of Columbia; <b>or</b></li> <li>2. Authorized under the provisions of Rule 49(c)(9) of the District of Columbia Court of Appeals to practice law before that court; <b>or</b></li> <li>3. A member in good standing of the highest court of any state who has applied for admission to the District of Columbia Bar.</li> </ol>
<b>Employed by organization on DCBF approved list</b>	Areas of legal practice certified by the Administrator to serve the public interest, including employment with legal organizations that qualify for District of Columbia Bar Foundation funding, but does not include employment with the District of Columbia government or federal government or with or as the Administrator
<b>Current salary less than \$100,000</b>	Employer certification
<b>Household income at or below \$200K</b>	The Private program has limited eligibility to those with household income at or below \$200K; Participant reported
<b>Full-time eligible employment</b>	35 hours per week
<b>Part-time employment</b>	17 hours per week
<b>\$1000 total cap for all loans</b>	Cap on maximum monthly LRAP award
<b>Service obligation – one year</b>	Must complete 45 weeks within the 12-month period or repay entire award (unless involuntarily terminated or LRAP participation 3 or more years)
<b>Exhaust all other LRAPs</b>	Participant reported
<b>No current obligation from scholarships</b>	Participant reported
<b>Be in satisfactory repayment status on all eligible debt</b>	FosterUs verifies non-defaulted loans
<b>Promissory Note</b>	DCBF requires all participants to execute Note

# Eligible Employment

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- Areas of legal practice serving the public interest
- Includes employment with legal organizations that qualify for District of Columbia Bar Foundation funding
- Does not include employment with the District of Columbia government or federal government
- Does not include employment with the DC Bar Foundation or Fosterus

# Employer responsibilities

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1. Designate an LRAP contact person- provide information to Alison Putnam at [lrp@dcbarfoundation.org](mailto:lrp@dcbarfoundation.org)
2. Add Fosterus to the organization's Safe Sender lists
3. Prepare and update Eligibility Files
  - Include ALL newly eligible attorneys
  - Change newly *ineligible* or *separated* staff benefit code to 1
4. Submit updated Employee Eligibility Files by the 10<sup>th</sup> of each month to [lrp@dcbarfoundation.org](mailto:lrp@dcbarfoundation.org) or confirm no changes
5. Encourage employees to reengage with LRAP platform when prompted and to update demographic information.

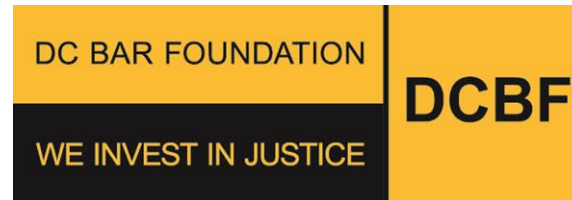


# Attorney Employee Eligibility File

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Excel file listing **eligible** attorney-employee's:

1. Populate all columns with required information (note that demographic information will be requested from the employee upon registration).
2. Determine and report “Benefit class” according to full-time/part-time status and place of residency
3. Use Country field for DC Ward (if any)
4. Use Cost\_Center field for name of your organization
5. Please do not change or add columns or worksheets



# QUESTIONS

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[lrp@dcbarfoundation.org](mailto:lrp@dcbarfoundation.org)

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