



LRAP INFORMATION SESSION FOR PARTICIPANTS

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1. Introduction of DCBF and Fosterus
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DCBF LRAP Overview

Since 2007, the DC Bar Foundation has administered two loan repayment assistance programs for legal aid attorneys who work in DC: two loan forgiveness programs: 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

Summary of DCBF LRAP

DCBF provides loan repayment assistance to qualified attorneys working for an eligible employer in DC in order to:

- (1) increase the number of experienced, skilled lawyers working on behalf of low-income DC residents; and
- (2) assist DC poverty lawyers who have incurred significant educational debt in obtaining their law degree.

The DCBF Loan Repayment Assistance Programs (LRAP) provides one-year, interest-free, forgivable loans to qualified attorneys so they can continue providing exceptional legal assistance to low-income DC residents despite low salaries and high educational debt.

DCBF LRAPs

1. Public LRAP - (DC Residents) payment amounts are based on the funding provided by the District.
2. Private LRAP- (Non-Residents) payment amounts are based on DCBF donations.
3. Payment amounts may be decreased or stopped if the annual funding from either source is exhausted or changed.

Upcoming Changes

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 (for non-DC residents) 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 loan servicers can reliably report payment amounts.
5. DCBF will revert to the amount due sometime in the future; the amount of the monthly repayment will depend upon available funding.

LRAP Landscape

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
A Lawyer	Graduate of an accredited law school and : <ol style="list-style-type: none"> 1. Licensed to practice in the District of Columbia; or 2. Authorized under the provisions of Rule 49(c)(9) of the District of Columbia Court of Appeals to practice law before that court; or 3. A member in good standing of the highest court of any state who has applied for admission to the District of Columbia Bar.
Employed by organization on DCBF approved list	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
Current salary less than \$100,000	Employer certification
Household income at or below \$200K	The Private program has limited eligibility to those with household income at or below \$200K; Participant reported
Full-time eligible employment	35 hours per week
Part-time employment	17 hours per week
\$1000 total cap for all loans	Cap on maximum monthly LRAP award
Service obligation – one year	Must complete 45 weeks within the 12-month period or repay entire award (unless involuntarily terminated or LRAP participation 3 or more years)
Exhaust all other LRAPs	Participant reported
No current obligation from scholarships	Participant reported
Be in satisfactory repayment status on all eligible debt	FosterUs verifies non-defaulted loans
Promissory Note	DCBF requires all participants to execute Note

LRAP Enrollment starts with Your Employer

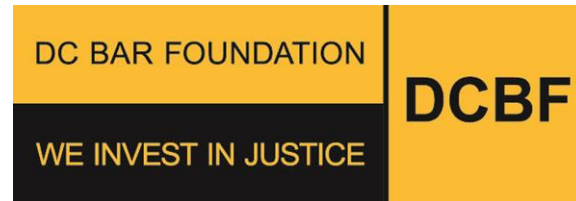
1. Tell your employer that you want to be included on the LRAP Eligibility File.
2. You will be sent an email invitation from Fosterus, the firm that administers the program on behalf of DCBF (check junk or place info@fosterus.docsign.click on safe sender list).
3. When you receive an email verification request from, begin by verifying your email address.
4. After you verify your email address, you'll receive your LRAP Login information. **Copy and paste** the login information into <https://fosterus.docsign.click/>



1. Link Loans--Select your servicer, input your servicer login credentials and repeat until you've linked each servicer.
2. Preview MPN—Review the terms of the Master Promissory Note.
3. Sign MPN—Sign the Master Promissory Note.
4. Loans & Awards—Allocate your LRAP award according to program guidelines and click SAVE at the bottom of the screen.
5. Statements—Statements are generated when LRAP disbursements begin.

Re-enroll Before April 15





QUESTIONS

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