



LRAP's Mission

LRAP Minnesota helps reduce the education debt burden experienced by dedicated public interest lawyers who represent low income clients seeking legal services to secure essential needs like food, shelter and safety, and fundamental rights like equal access to justice. This year, more than 40 LRAP attorneys are helping more than 8,000 low-income clients.

LRAP Awards

To maximize our impact, LRAP is structured to take advantage of federal loan repayment assistance programs. LRAP awards are generally based on Income Based Repayment amounts (or other income-driven repayment amounts if applicable). To facilitate Public Service Loan Forgiveness, LRAP's guidelines weigh years of experience in qualifying employment when ranking applicants for funding and determining percentage of annual payment amounts covered.

Application Process

LRAP awards are made through an open, competitive process. Applications are accepted twice per year in May and November.

Eligibility Requirements

Graduation from a MN law school or from an ABA-accredited law school and employed at a qualified Minnesota agency.

Full-time employment in a 501(c)(3) or 501(c)(4) nonprofit organization as an attorney providing legal advice or representation to low-income clients based upon financial eligibility criteria or support services for this work.

A graduated income cap applies.

For example, the gross income of an applicant with 0-2 years of experience in qualifying employment cannot exceed \$55,000.

Assets above a certain threshold will also be considered for all applicants.

Priority will be given for assistance with undergraduate and law school *federal* education loans, but other institutional loans used for education expenses may be covered. To preserve income-driven repayment, Public Service Loan Forgiveness and other federal protections, LRAP cautions against refinancing federal loans with a private lender.

Visit LRAP's website at www.lrapmn.org for more information.

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