



The current Public Service Loan Forgiveness program is critical to ensuring that low-income Minnesotans continue to have access to dedicated and experienced public interest attorneys. Reduction or elimination of the program's benefits would force countless public interest attorneys to leave the work they love and excel in for private sector employment. As a result, low-income clients in Minnesota and throughout the nation would lose the help they need to secure essential needs like food, shelter and safety.

- Public Service Loan Forgiveness makes public service careers possible by allowing discharge of the remaining balance on federal education loans after ten years of qualifying loan payments while working in public service.
- Because legal aid starting salaries are \$45,000 or less, dedicated public interest attorneys who face an average of \$150,000 in student loan debt are unable to afford a career in public service.
- Minnesota needs every current public interest attorney and more. For each client legal aid attorneys can help, they are forced to turn away two others due to lack of funding.
- Federal Public Service Loan Forgiveness allows public interest attorneys to continue to do their important work over time, permitting them to build expertise. Experienced attorneys can help more clients with more complex legal matters.
- Public interest attorneys working toward Public Service Loan Forgiveness cannot keep up with their growing debt. Monthly income-based payments don't even cover the interest accrued each month. Without Public Service Loan Forgiveness, it would be impossible to make progress on, let alone pay off, their student loans.
- If Public Service Loan Forgiveness is capped, public interest attorneys would not benefit from the program because of the extreme debt-to-income disparity.
- Even with Public Service Loan Forgiveness as it stands, many public interest attorneys will be financially unable to successfully make ten years of qualifying payments. LRAP supports the federal program by helping Minnesota public interest attorneys afford their student loan payments and basic needs, like housing and childcare, on their legal aid salaries. Public Service Loan Forgiveness is the light at the end of the tunnel saving them from crippling debt.
- We urge you to retain Public Service Loan Forgiveness in its current form so dedicated public interest attorneys can afford to continue their important work serving low-income clients.

For more information please contact:
Heather Rastorfer Vlieger, Executive Director
(612) 278-6315 | HeatherRV@mnbar.org
www.lrapmn.org

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.