Preserve the
PUBLIC SERVICE
LOAN FORGIVENESS
Program

Facts About Law School Debt

• Nearly 80% of students take out student loans.
• Average debt from private law schools = $130,000,
  from public law schools = $93,000.
• This does not include the national average of
  $30,000 in undergraduate student loan debt.
• Public interest law salaries start at $50,000.

PSLF IMPACT

• Congress enacted the Public Service Loan Forgiveness (PSLF) program in 2007 in response to a growing crisis in communities across the country that were unable to attract prosecutors, public defenders, legal aid lawyers, doctors, nurses, teachers, and other professionals to provide critical services to their residents.
• PSLF makes it financially feasible for law school graduates and other professionals to pursue modest paying public service careers by offering partial student loan forgiveness in exchange for a service commitment of at least ten years.
• Now that the government is having to honor its commitment to these men and women, some members of Congress and the Administration want to repeal or replace PSLF, claiming, among other things, that it is too expensive.

PSLF WORKS

The National Legal Aid and Defender Association surveyed 3,369 justice system lawyers:

87% were “much more likely” to accept a job that qualified for PSLF.

Over 50% would be “very likely” or “certain” to leave their jobs without PSLF.

PSLF particularly affords rural and tribal communities a critically needed recruitment tool.

That is why efforts to preserve PSLF over the last several Congresses have had bipartisan support.

THE POINT

THE PROBLEM
Student debt makes it impossible for some professionals to work in underserved communities, given the wage gap.

THE SOLUTION
We need to retain PSLF so communities can continue to recruit qualified professionals who might not otherwise be able to afford to take or remain in public service jobs.

THE ASK
Preserve PSLF so that underserved communities will continue to be able to hire and retain the prosecutors, public defenders, doctors, nurses, teachers, and other professionals critical to their residents.

COVID-19 PANDEMIC

✓ Communities especially rely on public service professionals during crises, like the current COVID-19 pandemic.