The ABA is concerned that high educational debt prevents many law graduates from pursuing or staying in public service jobs. Law graduates who aspire to public service jobs are faced with unique challenges as they attempt to meet their monthly educational loan obligations while facing the prospect of earning traditionally lower salaries. Many of the law graduates who sacrifice a public service legal career because of educational debt would otherwise be responding to their dream of serving their communities, through the delivery of legal services to the poor or working in government. Therefore, the ABA supports the creation of LRAPs to cultivate and support a new generation of public service lawyers.

Alfred P. Carlton, Jr.,
ABA President 2002-2003

Dennis W. Archer,
ABA President 2003-2004

Robert E. Hirshon
ABA President 2001-2002

“Because of my plans to pursue a public service job after law school graduation, I applied only to law schools that had a LRAP and a strong public interest curricula. I am currently employed at Legal Services for the Elderly, where I represent elders who have been physically and/or financially abused by family members. I love my job, but earn far, far less than many of my classmates in the private sector. I could not do this work without LRAP and I would not be a lawyer without LRAP. If a law school wants to remain competitive in the public interest law market, LRAP is an essential recruiting tool.”

Rebecca Henry
1999 Graduate of New York University Law School
Legal Services for the Elderly
Portland, ME

Information gathered from the following sources: American Bar Association Section of Legal Education and Admissions to the Bar, the Access Group, Inc. and the National Association for Law Placement.

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THE PROBLEM OF STUDENT DEBT

Many law school graduates are forced to forego their dreams of public service despite their deep commitment to ensure equal justice to millions of people who receive inadequate or no legal assistance. The rising cost of a legal education is forcing law students to borrow at increasingly higher rates, and law school graduates’ debt has skyrocketed. Between 1992 and 2002, the cost of tuition for public law schools has risen 134% for residents and 100% for non-residents, while private law school tuition has increased by 76%. For 2001-02 graduates, the average annual private law school tuition was $24,144, while the average public law school tuition was $9,376 for residents and $18,131 for non-residents. As a result of rising tuition, the vast majority of law students borrow to attend law school. The ABA estimates that the median amount borrowed by 2002 private law school graduates was $70,147 and the median amount borrowed by public law school graduates was $46,499. One private lender estimated that the median law school debt for 2001 graduates as $84,400. For 2002 law graduates, the median entry-level public interest legal salary was $36,000. As costs, caseloads, and debt continue to increase, large debt burdens carried by law graduates have made it increasingly difficult for public interest and public sector employers to recruit and retain attorneys. As a result, low-income people and communities, already vastly under served, may receive even less representation.

WHAT IS A LRAP?

A loan repayment assistance program ("LRAP") is perhaps the best solution to alleviate the educational debt burden of law graduates who want to pursue and remain in public service legal careers. LRAPs are a type of back-end financial aid providing need-based aid to assist graduates working in lower-paying public service jobs - such as legal services programs or some government agencies - with the payment of their student loans. Approximately 56 law schools, 8 states and some public service employers have created LRAPs.

A responsive law school financial aid program is enhanced by a sound LRAP to help support graduates who want to enter public service.

A LRAP is a Powerful Recruiting Tool.

Law schools should cultivate a student body with diverse views and career plans. If more law graduates have access to LRAPs, then a larger and more diverse pool of attorneys will be afforded the opportunity to pursue and remain in public service legal careers.

Prospective students are attracted to law schools with LRAPs. Pre-law students are increasingly savvy about financial aid options and the existence of LRAPs. Guides to choosing a law school now regularly include information about LRAPs.

To Learn More about LRAPs:

For more information about LRAPs, including assistance in creating or expanding a law school LRAP, visit: www.abalegalservices.org/lrap or www.equaljusticeworks.org.

"There is no greater challenge to providing outstanding legal education to all qualified students than the ever rising cost of legal education. This burden falls disproportionately on students who wish to accept lower paying jobs in government or public service. A Loan Repayment Assistance Program is a great first step towards addressing the problem of harmonizing the obligation of all of us to serve our community with the economics of higher education."

Dean Joel Seligman
Washington University School of Law
St. Louis, MO

HOW WILL A LRAP BENEFIT A LAW SCHOOL?

LRAPs Help Fulfill a Law School’s Mission. Most law schools’ missions have, at the core, the goals of facilitating public service and improving society through the legal profession. LRAPs help law schools support their mission by making careers in public service possible.

LRAPs Provide and Preserve Career Choices for Law Graduates. LRAPs give students the opportunity to pursue lower-paying public service jobs without having to sacrifice their livelihood.

"Without financial assistance, many law graduates will abandon plans to pursue a career in public interest law. It became clear to us that for law graduates to commit to public service, we had to do our part and develop a loan repayment assistance program. We believe all citizens benefit from solutions that support graduates committed to the public interest."

Dean Karen H. Rothenberg
University of Maryland School of Law
Baltimore, MD