



Thank you for \$55,000 per year for Loan Repayment Assistance Program of Minnesota

- LRAP Minnesota offers need-based education debt relief to nearly 50 attorneys, who provide legal representation and advice to about 10,000 underrepresented, low-income Minnesotans each year. Without LRAP attorneys, thousands of people would receive little—if any—help with essential needs like food, shelter, and safety.
- Recipients of loan repayment assistance serve all Minnesota counties, with about half serving low-income clients in Greater Minnesota exclusively or as part of their statewide practice. Many of our recipients are bilingual (speaking languages such as Spanish and Swahili) and provide enhanced legal services to clients in their preferred language.
- High levels of law school debt combined with starting salaries as low as \$50,000 per year cause attorneys working in public service to leave their employment—or prevent them from working in public service at all.
- Right now, 18% of the attorneys in our program have both federal and private student loan debt. Two of our newest recipients (each with one year of experience in legal aid):
 - Attorney 1: \$179,144 in federal student loan debt plus an additional \$76,280 in private student loan debt (Black, single parent of two children, living and working in the metro area)
 - Attorney 2: \$106,680 in federal student loan debt plus an additional \$38,050 in private student loan debt (living and working in Southern MN)
- Right now, we also have attorneys with 10 years in public service (and with LRAP's help, are completing ten years of qualifying payments to have their federal debt forgiven under the Public Service Loan Forgiveness program) BUT still have remaining private student loan debt.
- LRAP has not had the capacity to pay private student loan debt. While we receive broad support from the State of Minnesota, law firms, bar associations, the law schools, individuals, and others, we have been unable to meet the community demand for loan repayment assistance.
- Private student loan debt payments do not stop. They have continued under the federal student loan pause. They continue after Public Service Loan Forgiveness. We expect student loan debt (including private student loan debt) to increase as law school costs increase.
- With funding of \$55,000 in FY 2024 and \$55,000 in FY2025, LRAP can support dedicated legal aid lawyers with their public and private student loan debt—and those lawyers can continue serving thousands of underrepresented, low-income Minnesotans each year.

LRAP MINNESOTA

HELPING LAWYERS HELP THE DISADVANTAGED

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