



May 3, 2023

Re: HF 2073 / SF 2075 Conference Committee testimony

Dear Chairs Fateh and Pelowski, and Members of the Higher Education Conference Committee:

My name is Dee Baskin, and I am the Executive Director of Loan Repayment Assistance Program of Minnesota (LRAP Minnesota), a nonprofit that receives grant funding through the Minnesota Office of Higher Education to provide need-based education debt relief to nearly 50 legal aid attorneys. These attorneys provide legal representation and advice to about 10,000 underrepresented, low-income Minnesotans each year. Our recipients serve all Minnesota counties, with about half serving low-income clients in Greater Minnesota exclusively or as part of their statewide practice (see enclosed list). Many of our recipients are bilingual (speaking languages such as Spanish and Swahili) and provide enhanced legal services to clients in their preferred language.

Without LRAP attorneys, thousands of people would receive little—if any—help with essential needs like food, shelter, and safety. Unfortunately, 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.

Since our founding in 1991, we have stretched our limited funds to help as many attorneys as possible with their federal student loan debt. We have been grateful to receive \$25,000 each year from the State of Minnesota, which helps 5 attorneys with federal student debt payments.

We are asking the Conference Committee to allocate \$55,000 per year, as recommended by the Senate, so LRAP Minnesota can rise to meet community demand for help with private student loan debt. Unlike federal student loan debt—private student debt payments do not stop. These payments have continued under the federal student loan pause. These payments continue after 10 years of federal loan payments toward Public Service Loan Forgiveness. These payments continue, sometimes for 30 years or more and into retirement.

Right now, 18% of the attorneys in our program have both federal and private student loan debt. Two of our newest attorneys (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 Minnesota)

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Dee Baskin, Executive Director, LRAP Minnesota

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. One of these dedicated attorneys has chosen to serve clients in the Stearns, Wright, and surrounding counties for his entire career—an area of greater Minnesota where there is high need for legal aid services and not enough attorneys.

As college costs continue to rise, loan repayment assistance—for federal and private student loan debt—is key to recruiting and retaining legal aid attorneys to serve underrepresented, low-income community members throughout our state each year. Thank you for allocating \$55,000 per year to LRAP Minnesota.

Thank you,

/s/Dee Baskin

Dee Baskin
Executive Director

encl.



LRAP MINNESOTA

HELPING LAWYERS HELP THE DISADVANTAGED

# of Attys	Employing Agency	Counties Served
2	Central MN Legal Services- Minneapolis	Anoka, Hennepin
3	Central MN Legal Services- St. Cloud	Benton, Chisago, Isanti, Mille Lacs, Morrison, Sherburne, Stearns, Todd, Wright
1	Central MN Legal Services- Willmar	Big Stone, Chippewa, Kandiyohi, Lac qui Parle, Lincoln, Lyon, Meeker, Renville, Swift, Yellow Medicine
2	Immigrant Law Center of Minnesota- St. Paul	All MN Counties
2	Legal Aid Sv of Northeastern MN- Duluth	Carlton, Cook, Lake, Southern St. Louis
2	Legal Rights Center	Hennepin
2	Legal Services of Northwest Minnesota- Alexandria	Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wadena
1	Legal Services of Northwest Minnesota- Bemidji	Beltrami, Clearwater, Hubbard, Lake of the Woods, Mahnomen
3	Legal Services of Northwest Minnesota- Moorhead	Becker, Clay, Kittson, Marshall, Norman, Pennington, Polk, Red Lake, Roseau, Wilkin
12	Mid-Minnesota Legal Aid- Minneapolis	Hennepin
1	Mid-Minnesota Legal Aid- St. Cloud	Benton, Chisago, Isanti, Mille Lacs, Morrison, Sherburne, Stearns, Todd, Wright
2	Mid-Minnesota Legal Aid- Willmar	Big Stone, Chippewa, Kandiyohi, Lac qui Parle, Lincoln, Lyon, Meeker, Renville, Swift, Yellow Medicine
2	Minnesota Disability Law Center	All MN Counties
1	Neighborhood Justice Center	Dakota, Ramsey, Washington
1	SMRLS- Immigration Legal Services	33 East Metro and Southern Minnesota Counties (entire SMRLS service area)
2	SMRLS- Mankato	Blue Earth, Brown, Faribault, Le Sueur, Martin, McLeod, Nicollet, Sibley, Waseca, Watonwan
2	SMRLS- St. Paul	Carver, Dakota, Ramsey, Scott, Washington
2	SMRLS- Worthington	Cottonwood, Jackson, Murray, Nobles, Pipestone, Redwood, Rock
2	The Advocates for Human Rights	All MN Counties
2	Volunteer Lawyers Network	All MN Counties (select services); Hennepin (other clients)