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## Law School Loan Forgiveness

The bad news is that you graduated with a ton of debt to get your law degree. The good news is that many law schools forgive the loans of students who serve in public interest or nonprofit positions. To find out how you can get your law school loans forgiven, start by reaching out to Equal Justice Works ([www.equaljusticeworks.org](http://www.equaljusticeworks.org)), which was formerly called the National Association for Public Interest Law. All you college grads with law degrees should write or call Equal Justice (2120 L Street, NW, Suite 450, Washington, DC 20037-1541; phone 1-202-466-3686) and ask for a copy of the group's 48-page book called *Financing the Future: Responses to the Rising Debt of Law Students*. It's also available online at [www.equaljusticeworks.org/financing-the-future2006.pdf](http://www.equaljusticeworks.org/financing-the-future2006.pdf).

Through that publication and others, you'll discover how law schools, states, and philanthropists are helping college grads, especially lawyers, pay back their student loans. The new trend is toward the development of so-called LRAPs: Loan Repayment Assistance Programs, as more and more conscientious members of society recognize that it's not in the public's best interest to have a whole generation of students awash in debt. It's especially harmful in the legal arena, because law school grads who can't pay their student loans can't take public interest (translate: lower-paying) jobs where they could help poor communities or those disenfranchised members of society who, without some assistance, would not have access to all their rights under the law. To show you how dire the situation is for law school grads, take a look at these statistics.

Equal Justice reports that:

- More than 80 percent of law school students use loans to pay for their law degree.
- For graduates of the class of 2005, the average amount borrowed in law school was \$78,763 for those attending private schools and \$51,056 for public school students.
- The median entry level salary for an attorney from the class of 2005 was \$44,000 for state and local prosecutors; \$43,000 for public defenders; \$40,000 for attorneys with public interest groups (like those dealing with immigrant or civil rights issues); and \$36,000 for lawyers working at civil legal services organizations.

But promising signs are emerging that suggest law school grads will increasingly be getting relief. For instance, 100 law schools now have LRAPs, according to Equal Justice Works. Additionally, many state governments are creating their own Loan Repayment Assistance Programs for lawyers. In 2006, there were 17 state LRAPs in the United States, including Arizona, Florida, Indiana, Kentucky, Maine, Massachusetts, Minnesota, Missouri, Montana, New Hampshire, New Mexico, New York, North Carolina, Texas, Washington, and Washington, DC. Moreover, additional loan repayment assistance programs were being advocated for or developed in California, Georgia, Illinois, Iowa, Louisiana, Ohio, Oregon, Pennsylvania, and South Carolina.