UM Carey Public Interest LRAP Program

- To apply to the UM Carey Public Interest LRAP program, the applicant must mail or deliver the completed application by the annual April deadline to the University of Maryland Carey School of Law, Career Development Office, 500 West Baltimore Street, Ste. 208, Baltimore, MD 21201 in care of the LRAP Committee. Please note that submission of the LRAP application does not guarantee that the applicant will receive a LRAP award. The UM Carey Public Interest LRAP program has limited funds and applicants must apply for available outside LRAP programs before submission of an annual LRAP application. Please contact the LRAP Administrator, M. Teresa Schmiedeler, if you have any questions at 410-706-2080.

- Applicants must graduate from UM Carey Law and enter full-time, qualifying public service employment that pays at a rate not exceeding the salary cap of $70,000 year. Not including retirement accounts and home equity, applicants can accumulate $20,000 of assets with no effect on LRAP awards. Additionally, the applicant’s educational loans must be in good standing to be considered for a possible LRAP financial award. Applying for LRAP funding only guarantees consideration for a possible LRAP award.

- Qualifying public service employment is defined as full-time, paid employment in a law-related capacity by (1) non-profit 501 (c) (3) organization, or (2) any federal, state, local or tribal government agency. Examples of qualifying employment include full-time employment with organizations such as: the ACLU, Attorney General’s Office, Homeless Persons Representation Project, Legal Aid Bureau, Public Defender’s Office, State Attorney’s Office or District Attorney’s Office. LRAP recipients working in qualifying employment may practice in any locality or jurisdiction. Examples of non-qualifying employment include: employment in private law practice, for profit organizations, judicial clerkships, employment with UM Carey Law or employment in any capacity with the University of Maryland, Baltimore.

- Approval of Recommended LRAP Awards: The process for calculation and recommendation of LRAP awards to the Dean of the Law School will continue to be determined by the LRAP Faculty Advisory Committee. Final approval of annual LRAP awards determined by the Dean of UM Carey Law.
University of Maryland Francis King Carey School of Law
Public Interest Loan Repayment Assistance Program

Submit to:

LRAP Committee
c/o Career Development Office
University of Maryland Francis King Carey School of Law
500 West Baltimore Street, Suite 208
Baltimore, MD 21201

Deadline: April 19, 2019

Application

Applicant Information: (Please Print)

1. Name: ________________________________________
   First Middle Last
   Class Year: ________________________________________

2. Address: ________________________________________
   Street
   City State Zip

3. Phone: ________________________________________
   Home Work Cell

4. Email: ________________________________________

5. Name and address of employer (for post-graduate position):
   Name ________________________________________
   Address ________________________________________
   City State Zip
6. Supervisor’s name, telephone number and e-mail address:

______________________________________________________________________

Name

______________________________________________________________________

Phone                                   Email

7. What is your annual salary?  

8. What is your current law school debt?

9. What is your monthly loan payment amount?

10. What is your job title?

11. Spouse’s Name:

12. Spouse’s Employer’s Name:

13. Nature of work:

14. Spouse’s Annual Salary:

15. Name(s) and Age(s) of Dependent Children:

________________________________________________________________________

Financial Information: (Provide the current value of the following Combined Assets)

1. Amount of cash savings:

2. Home, Condo, Co-op value:

3. Amount still owed on this property:
4. Other investment and real estate: _____________________________________________

5. Beneficial interest in any trusts: _____________________________________________

6. Total Outstanding Undergraduate Debt
   Applicant: ________________________________________________________________
   Spouse: ________________________________________________________________

Law School Debt Information
Please provide the names of each lender, type of loan, monthly payment, and outstanding balance on loans received during Law School. These should include your Stafford Loans, Perkins Loans, and private educational loans associated with your attendance at the University of Maryland Carey School of Law. Please use the back if you need more room.

Lender 1: ________________________________________________________________

Type of Loan: _____________________________________________________________

Monthly Payment: _________________________________________________________

Outstanding Balance: _____________________________________________________

Total Debt: ______________________________________________________________

Are you in default? _________________________________________________________

If yes, explain. ____________________________________________________________

Lender 2: ________________________________________________________________

Type of Loan: _____________________________________________________________

Monthly Payment: _________________________________________________________
Outstanding Balance: ______________________________________________________________

Total Debt: ________________________________________________________________

Are you in default? ______________________________________________________________

If yes, explain. __________________________________________________________________

________________________________________________________________________________

Lender 3: _________________________________________________________________________

Type of Loan: _____________________________________________________________________

Monthly Payment: _________________________________________________________________

Outstanding Balance: _____________________________________________________________

Total Debt: ______________________________________________________________________

Are you in default? _________________________________________________________________

If yes, explain. ______________________________________ __________________________________________________________________________________

________________________________________________________________________________

Lender 4: _________________________________________________________________________

Type of Loan: _____________________________________________________________________

Monthly Payment: _________________________________________________________________

Outstanding Balance: ______________________________________________________________

Total Debt: ______________________________________________________________________

Are you in default? _________________________________________________________________

If yes, explain. ______________________________________ __________________________________________________________________________________

________________________________________________________________________________
Lender 5: 

Type of Loan: _____________________________________

Monthly Payment: _____________________________________

Outstanding Balance: _____________________________________

Total Debt: _____________________________________

Are you in default? _____________________________________

If yes, explain. _____________________________________
Certification

- I agree to notify immediately in writing the University of Maryland Carey School of Law LRAP Committee, CDO office, of any changes to my contact information and application.

- I certify that all the information submitted on this application is true and complete to the best of my knowledge.

- I understand that failure to provide all requested information in compliance with program guidelines and deadlines will result in my ineligibility to receive benefits under this program.

- I agree that all funds received from LRAP will be used solely for the purpose of repaying my outstanding law school loans.

- I understand that I should consult a tax professional regarding any potential tax consequences of receiving an LRAP award.

______________________________
Applicant’s Signature

______________________________
Date
Mandatory Loan Repayment Counseling Meeting

In order for your application to be complete, you will need to meet (in person or phone appointment) with a representative from the Student Financial Assistance & Education Office at 410-706-7347, 601 W. Lombard Street, Suite 221, Baltimore, MD 21201 or Marilyn Jones, Student Financial Planning Coordinator, Office of Student Affairs, UM Carey Law School at 410-706-0873 to discuss all of the loan repayment plan options available especially federal loan repayment programs. After you meet with a Student Financial Assistance & Education representative or Marilyn Jones, Office of Student Affairs, UM Carey Law School, please have them sign this form to acknowledge that you have received your loan repayment counseling meeting, including federal loan repayment programs.

Name: _________________________________________________________

Address: _____________________________________________________

_________________________________________________________________

Phone Number: _________________________________________________

E-mail Address: __________________________________________________

Official Use Only:

Print Name:  ____________________________________________________

Student Financial Assistance & Education Representative
Marilyn Jones, Student Financial Planning Coordinator, Office of Student Affairs,
UM Carey Law School

Signature:  ____________________________________________________

Student Financial Assistance & Education Representative
Marilyn Jones, Student Financial Planning Coordinator, Office of Student Affairs,
UM Carey Law School

___________________________

Date
LRAP Application Checklist

Applicants must file this application, along with the following required documents:

1. Proof of salary, including start date, and public service employment (most recent pay stub AND a letter from your employer indicating your annual salary).

2. Documentation from lenders indicating the face amounts of law school loans, the interest rate and the monthly payment amounts. Loans must be in active repayment status.

3. Copy of your 2018 Federal tax return, including W-2(s).

4. If married, proof of spouse’s salary, spouse’s 2018 tax return and W-2(s) (if not a joint return with applicant).

5. Prepare and attach one to two page statements describing why you chose a career in public service.

6. Read and sign certification and submit it with your completed LRAP application.

7. Please submit information regarding any other LRAP programs you have submitted applications and/or if you have received any LRAP funds for 2018 or 2019.

8. Mandatory loan repayment counseling form with signatures.

________________________________________  ____________________________
Applicant’s Signature                        Date