

## **STANFORD LAW SCHOOL LOAN REPAYMENT ASSISTANCE PROGRAM**

### **PROGRAM OVERVIEW**

Stanford Law School's Miles and Nancy Rubin Loan Repayment Assistance Program and Anonymous Public Service Loan Repayment Assistance Program (jointly referred to as "LRAP") have been generously supported by Stanford Law School (SLS) alumni and general funds to allow graduates to pursue career choices that make nonprofit, government, private public interest, and law school-based employment options more attractive and financially sustainable. The Rubin LRAP primarily supports SLS graduates who enter nonprofit, private public interest practice, or law school employment settings. The Anonymous LRAP is intended to support our graduates who take jobs in local, state, federal, and multi-lateral public agencies. The Law School's general funds provide supplemental resources.

The SLS LRAP provides Juris Doctor (JD) graduates of the law school annual loans to pay their need-based educational debt. The program operates on a calendar year and participants must apply each year, at any time during the year. Participants must establish that they are engaged in "qualifying employment" and provide financial and lender information that allows the law school to calculate the amount of the benefit that will be given for that year. If a participant remains in qualifying employment throughout the next calendar year, the previous year's loan is forgiven.

Participation in the program is limited to 10 years, which is calculated beginning the January following the year of graduation.

Graduates must enroll within 5 years of conferral of their degree.

### **Step 1: SPRING QUARTER BEFORE YOU GRADUATE – REGISTER FOR UPDATES**

If you plan to work in public interest or public service law, or in a law school setting, directly following graduation or one or more judicial clerkships, make sure that you "register" (i.e., express your intention and provide an email not affiliated to Stanford to the Levin Center) to receive LRAP application notifications.

### **Step 2: SEPTEMBER TASKS – REVIEW GUIDELINES AND GATHER DOCUMENTS**

The LRAP application and guidelines for the following year become available. Prior to submitting your application, gather the relevant information you will need. If you are a graduating student, this will include documentation of your projected income for the following year. For all participants, we will need your lenders' statements and any other documentation related to your employment status, assets, and dependents.

### **Step 3: OCTOBER and BEYOND – SUBMIT YOUR APPLICATION**

If you want to receive your LRAP award for the following year prior to the end of the calendar year, submit your application and supporting materials by the end of October. Applications are reviewed on a rolling basis. (For those graduating in June, direct loan grace periods end in mid-December.) Applications can be submitted at any time during the calendar year for which you would qualify for LRAP benefits. Adjustments based upon changed circumstances (e.g., salary increases or decreases, marriage, new dependents) can also be made throughout the year.

## **LRAP ADMINISTRATION**

The Law School receives and reviews applications for participation in LRAP. Administration of loan disbursement and cancellation is managed by the Student Financial Services Office of Stanford University. If graduates need special accommodations pursuant to the Rehabilitation Act of 1973 or the Americans with Disabilities Act of 1990, they should send their request to the LRAP Executive Committee.

Individual requests for exemptions or adjustments to LRAP policies or pre-approval of potential new employment for eligibility are reviewed by the Law School's LRAP Executive Committee, which is comprised of the Associate Dean for Admissions and Financial Aid, the Senior Associate Dean for Administration, and the Associate Dean for Public Service and Public Interest Law.

Questions related to LRAP? Send an email to [lrp@law.stanford.edu](mailto:lrp@law.stanford.edu) or call (650) 723-9427. You may mail documents to: Associate Director of Financial Aid, Stanford Law School, 559 Nathan Abbott Way, Stanford, CA 94305-8610. Faxes can be sent to (650) 723-0838.

Further details related to each component of LRAP are provided below.

## PROGRAM DESCRIPTION

### Which Loans are Covered?

LRAP provides financial assistance toward the monthly payment of participants' *need-based* student loans.

Only loans taken for educational purposes to meet *undergraduate, law school, or other graduate school degree requirements* and bar examination and examination preparation expenses are eligible for LRAP benefits. Coverage of other graduate school loans are only for those degrees obtained prior to conferral of the JD, or for which you have received formal joint degree or cooperative degree approval from SLS, or for those degrees in which enrollment began concurrently with your JD studies. Loans for bar study expenses are capped at \$10,000 per participant.

Loans provided by your family may also be eligible for LRAP *if* they are need-based loans as reflected in your financial aid offer from SLS. *Notarized* documentation and the corresponding promissory note(s) must be on file with the Office of Financial Aid in the year that the funds were borrowed.

Sometimes students choose to borrow funds to cover their "student contribution," the amount the school has determined is the responsibility of the student. These loans are *not* covered by LRAP. Family, personal, or loans for other than educational purposes are not included in LRAP.

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<sup>1</sup> Graduates who transition into nonprofit or government employment more than five years following their graduation should investigate if they are eligible to enter the federal government's Public Service Loan Forgiveness Program, which may assist with payment of their federal loans. See: <https://studentaid.gov/manage-loans/forgiveness->

### How Long Can You Participate?

Juris doctor graduates of the Law School may apply to enter the program within the first five years after the January following their graduation.<sup>1</sup> Graduates can participate in the program for a maximum of ten calendar years following conferral of their degree. The ten-year rule is not extended should the graduate enter the program several years following graduation, defer student loan payments, or pursue additional academic studies following law school.

Even if graduates decide to consolidate loans with a longer repayment term, LRAP payments to participants are based upon a 10-year repayment schedule and will only be provided through the tenth year following graduation.

Eligibility and benefit amounts are determined based upon three factors:

- (1) Qualifying employment;
- (2) Total projected adjusted gross income, including deductions; and
- (3) Outstanding, need-based educational debt.

[cancellation/public-service](#). Please reach out to Josh David, VP of Student Services at Ardeo Solutions, for a discussion about the federal Public Service Loan Forgiveness Program. Stanford has contracted with Ardeo to support our graduates who wish to participate in PSLF. He can be reached at [Josh@ardeoeducation.org](mailto:Josh@ardeoeducation.org).

## What Kinds of Jobs are Covered?

To participate in LRAP, graduates must be in employment that is:

- (1) Law-related;<sup>2</sup>
- (2) Public interest in spirit and content;<sup>3</sup>
- (3) At least part-time (defined as .5 FTE pursuant to the employer's personnel policies); and
- (4) Paid.

“Law-related” employment requires that the position substantially utilizes the legal training and skills of the graduate. “Public interest in spirit and content” requires that the position primarily focuses on using the law to benefit of clients and communities that is not focused on creating profit.

Generally, qualifying employment will take place at the following types of employers:

- (1) An organization qualifying for tax exemption under Internal Revenue Code §§ 501(c)(3), 501(c)(4), or 501(c)(5);
- (2) A government entity, including federal, state, local, or multi-lateral (international), tribal nations and their subdivisions, and potentially a foreign government, upon review and approval by the LRAP Executive Committee;
- (3) A campaign related to electing

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<sup>2</sup> Similarly, graduates who are in nonprofit or government employment that is not law-related should explore the Public Service Loan Forgiveness Program. Again, please reach out to Josh David, VP of Student Services at Ardeo Solutions, for a discussion about the federal Public Service Loan Forgiveness Program.

<sup>3</sup> SLS is making an exception to the employment rules to include all employment after graduation for students in the classes of 2024 and 2025, for any student who receives Income Service Loans (ISLs)

- someone into a governmental office;
- (4) Private employers (including self-employment or term/contract employment), if the graduate spends at least 50% of their time providing legal services on a *pro bono*, reduced or court-awarded fee basis to persons or organizations that would otherwise not be able to obtain legal services;<sup>4</sup>
- (5) A public or private, nonprofit law school or university subdivision.

Examples of qualifying employment include:

- (1) Staff or managing attorney positions at Bay Area Legal Aid, the Sierra Club, Pacific Legal Foundation, or Consensus Building Institute; executive director of the Legal Aid Association of California; SLS Public Interest Fellow at Youth Law Center; policy analyst at ChangeLab Solutions;
- (2) General Counsel for the New Mexico Department of Cultural Affairs; Legislative Staff to Judiciary Committee in the U.S. Congress; Honors Attorney at U.S. or California Department of Justice; Assistant County Counsel; District Attorney; Public Defender; Law Fellow at the International Court of Justice;

from a 501(c)(3) nonprofit organization that provides loan terms equal to or below the rates of the Federal Grad Plus loan, and commits to make available any funds received from ISL payments back to future Law students.

<sup>4</sup> In the case of private public interest employment, eligibility is determined by the LRAP Executive Committee on a case-by-case basis, dependent upon the participant's verification of the nature of their work and the percentage of their time spent on *pro bono*, reduced or court-awarded fee work.

- (3) Policy Director of reelection campaign for office of governor;
- (4) Associate at union-side law firm; self-employed attorney spending at least 50% or more of their time in court-appointed criminal defense cases;
- (5) Assistant Professor of Law, clinical supervising attorney, or public interest advisor in a law school career services office at a public or private, nonprofit law school; policy research associate at a university-affiliated think tank.

### *Judicial Clerkships*

Even though state or federal courts are governmental entities, as a general rule, LRAP does not cover judicial clerkships unless they are part of a continuum of public interest or public service employment. If a graduate is employed as a judicial clerk with up to two different courts or judges *and* enters qualifying public interest employment after completion of their clerkship(s), then LRAP benefits are available. LRAP benefits are calculated with the same formula as other qualifying employment. However, these loans accrue interest from the time they are made.

Forgiveness or cancellation of repayment operates differently for clerkships.

- (1) When a graduate enters qualifying employment following their clerkship(s), that time will be counted as participation in the Program for the purposes of any seniority adjustment. Following one year in the qualifying position, any accrued interest is reversed. At the end of the calendar year, both the loans for the clerkship(s) and the

qualifying employment will be forgiven. Generally, employment into a qualifying position should commence *within 90 days* of the end of the clerkship(s). Should individual circumstances prevent this, the graduate should communicate with the LRAP Administrator to discuss their situation and potential options.

- (2) If the graduate does not enter qualifying employment following their clerkship(s), the loans provided by LRAP will become immediately repayable, with interest accruing from the time the loan was made *or* based upon an agreed upon repayment plan developed with approval of the LRAP Executive Committee.

A note about *third clerkships*. Graduates who pursue a third clerkship may receive LRAP benefits during that clerkship, if approved by the LRAP Executive Committee. A request for approval should be submitted to the Committee, describing the unique qualities of that clerkship or professional benefits to their public interest or public service career goals.

### **How are Benefits Calculated?**

LRAP benefits are determined based upon an evaluation of a graduate's income, which includes a variety of factors. All calculations are based upon *adjusted gross income* (AGI). LRAP benefit calculations are not exactly aligned with how the Internal Revenue Service determines your income for the purposes of determining how much income tax you owe. More details related to the adjustments we take into consideration are detailed below.

Our basic calculations are as follows:

- (1) For graduates whose AGI falls below \$75,000, LRAP will provide a loan covering all of payments for their need-based student loans.
- (2) Participants will pay 25% of their salary over \$75,000 and up to \$90,000.
- (3) Graduates will pay \$3,750 + 50% of their salary from \$90,000 to \$105,000.
- (4) Graduates will pay \$11,250 + 100% of their salary over \$105,000.

For example, Alumnus A starts at the Alameda County Public Defender's office as an SLS Fellow after graduation. They earn \$48,000 and have \$150,000 in educational debt. SLS LRAP will pay 100% of the alum's \$20,439 loan payments for that first year. After the fellowship year, Alumnus A starts a job at the San Francisco Public Defender's office and earns \$131,144. They no longer receive any funds from SLS LRAP and must pay \$20,439 per year to their educational loan lender. However, if Alumnus A signs up for the Federal Public Service Loan Forgiveness Program, Alumnus A only pays \$10,661 that second year. See the full calculation over ten years at the end of this document.

Modifications are made to the formulas for graduates who are employed *part-time*. The LRAP benefit is determined based upon a calculation of what an adjusted salary would be.

For example, if a graduate who is in their second year of LRAP, earns \$60,000 per year for a .75 FTE, and has \$232,000 in loan debt, their adjusted salary ( $\$60,000 \times 1.33$ ) would be \$80,000. Taking into consideration a seniority deduction of

\$1,500, the AGI would be \$78,500. With total yearly payments of \$35,685, the graduate would pay \$875 and the LRAP benefit would be \$33,810.

If a graduate is in qualifying employment only part of any calendar year, they can apply as soon as they are eligible to enjoy the benefit. Loan awards are prorated to cover only those months of public interest or public service employment. However, the total income for the year (LRAP eligible + LRAP ineligible) is used to determine the amount of the benefit.

### *Income Adjustments*

LRAP allows participants to reduce the amount of the income used to calculate their benefits in two ways:

- (1) *Seniority Adjustment*. To encourage participants to remain in qualifying employment and to accommodate salary increases provided by employers, \$1,500 will be deducted from participants' projected salary for every year in public interest employment. The adjustment is applied starting in the second year of employment. For example, an attorney earning \$80,000 who is beginning their fourth year of qualifying work will be treated as if their income is \$74,000.
- (2) *Dependents' Allowance*. To determine AGI, an exemption of up to \$8,000 for each minor dependent child will be allowed. If the child is not claimed as a dependent on the participant's tax return, they must supply a verification of expenses paid on behalf of the child along with their LRAP application.

Where there are two participants in

LRAP who have dependent children, the total number of children will be divided between the participants to calculate the deduction. For example, where both members of a couple participate in LRAP and have one child, each participant would have \$4,000 deducted from their projected income.

- (3) *Business Expenses.* If a participant is self-employed, they can deduct up to 25% of their business receipts to calculate their AGI.

Other adjustments also impact the calculation of LRAP benefits.

- (1) *Spousal Income.* A married participant's AGI will be determined as either (a) their individual income or (b) half of the combined income of the participant and their spouse, depending upon which number is the higher. The educational loan payments made by the spouse will be subtracted from the spouse's income prior to making this calculation. Where both spouses are participants in LRAP and each spouse has a projected AGI under the LRAP income ceiling, each spouse will be treated as having half of the projected joint income.
- (2) *Assets.* Any substantial physical or financial assets *over \$200,000* (e.g., inheritances or estate gifts) will be taken into consideration as income when calculating the LRAP benefit in the year those funds are received. Information about the information to provide is included in the LRAP application.

*Note:* Contributions to retirement accounts by participants are *not* considered assets and neither is the

equity in a participant's home. However, a down payment made during a program year would be included in a calculation of assets for that year.

- (3) *Student Loan Interest Deduction.* While the IRS allows taxpayers to deduct interest paid on student loans, LRAP does not consider this federal adjustment in determining LRAP benefits.

## APPLICATION AND VERIFICATION PROCESS

Each year, those seeking LRAP benefits must submit a four-page application with attachments that document their employment, income, and payment of outstanding educational debt. If participants want funds prior to the end of a calendar year, they should submit their applications by **October 15**. Applications are processed on a rolling basis, as received.

It is the responsibility of each participant to inform the Law School of any income or employment changes made during the year. When providing information about projected income for an upcoming year, participants should factor in anticipated salary increases. It would be beneficial to inquire about increases with their employers or, if employed by the federal government or in unionized workspaces, to consult employer salary scales.

### *Potential Annual Benefit Adjustments*

The application requests a projected income for the upcoming year that will inform the benefits calculation. With each subsequent year of participation, there may be a difference between the projected income provided on the previous year's application and the actual amount that is earned. In this

situation, the participant may have their following year's award modified (up or down) to take into consideration the difference between projected and actual income.

For example, if a participant changes jobs during the year and their salary is lower than what had been projected on their application, additional benefits could be added to their next LRAP award. Similarly, if the participant receives a bonus that increases their actual income, the amount of their award that was in excess of what it should have been may be deducted from their following year's award.

If there will not be LRAP benefits awarded for the upcoming year, no modification can occur.

If a graduate received a greater benefit than ultimately justified by their income, and their next year's benefit is insufficient to cover the excess, they will be billed for this "over award" and a payment plan may be arranged. This sum is not eligible for future cancellation.

When a participant was in both qualifying employment and non-qualifying employment during the course of the same year, the income calculation is based upon the combined income from both jobs.

## **LOANS UNDER THE PROGRAM**

The Program operates on a calendar year. Loans are made prospectively in an annual lump sum.

### *Loans*

LRAP loans are made based upon the income eligibility guidelines. These loans can only be used to pay down participants'

educational debt, which will be verified through the application process.

### *Interest*

Interest on LRAP loans are based upon the Stanford University general student loan rate to new borrowers as of the time the loan is made. That rate is currently 6.8%.

Interest will not accrue for any period that the participant is in qualifying employment. Interest will accrue during periods when the loan is in repayment status (e.g., if the participant has exited the program due to non-qualifying employment). Interest also accrues from the time the loan is made for judicial clerks.

### *Cancellation*

Cancellation of LRAP loans is made on an annual basis, except for judicial clerkships, as described above. Cancellation applies to eligible principle only – the amount awarded following verification of eligibility. Application for cancellation of any portion of the loan balance must be accompanied by documentation (e.g., W-2 wage statements, income tax returns, etc.) of eligibility.

### *Loan Repayment*

If necessary due to exiting the program or entering non-qualifying employment, balances due on LRAP loans, including accrued interest, will be repaid on the terms set out in the note(s) executed by the participant. Terms of repayment cannot exceed five years. The repayment period will begin on the first of January following the earliest of the following:

- (1) The date the borrower ceases to be in qualifying employment; or
- (2) The date the borrower fails to

- provide confirmation and verification information for the prior year's LRAP benefits; or
- (3) Ten years after graduation from the Law School.

### *Tax Issues*

The Taxpayer Relief Act of 1997 excludes cancelled student loans for those in governmental and nonprofit employment from taxable income. Section 108(f) of the Internal Revenue Code allows LRAP participants who work for §501(c)(3) organizations or governmental entities to exclude their forgiven loans from taxation. Most §501(c)(3) organizations are listed in IRS Publication 78. If the participant's employer is not listed in Publication 78, then they will need to provide proof of §501(c)(3) status, such as a copy of the employers IRS tax-exempt certificate.

Those graduates who do not work for those agencies, organizations, or others tax-exempt employers, including private public interest firms, those self-employed, and those working on political campaigns, will be taxed on their forgiven loans and receive Form 1099-C. The law school will supplement LRAP benefits in order to assist with tax payments made at forgiveness. Note that one former LRAP participant employed by a private public interest civil rights law firm successfully appealed the taxability of her forgiven loans.

### *Exclusions from Participation*

Participants who have filed or will file a bankruptcy claim are not eligible to receive LRAP benefits.

LRAP loans will not be provided to applicants who are in delinquency or default on any student loan payments.

### **INABILITY TO PAY EDUCATIONAL DEBT**

There may be a variety of reasons that a participant finds themselves temporarily unable to pay their educational debt. While it remains the responsibility of the graduate to keep their student loans in good standing, the Law School recognizes that brief periods of unemployment or unpaid absences from work should not force participants to withdraw from the program.

These provisions do *not* apply if a participant is granted leave (e.g., family leave, vacation, sabbatical) which is paid or unpaid. In those situations, there is no disruption of employment and the participants maintains eligibility for LRAP benefits and full program participation.

### *Family Caretaking Leaves*

If, due to parental/family caretaking responsibilities, a participant must take an extended and unpaid leave from employment or must terminate employment altogether, the participant is expected to apply for loan forbearance from their lender(s).

Once forbearance is granted, LRAP assistance is unnecessary because there are no loan payments to be made. If the graduate does not enter qualifying employment at the end of the forbearance period, they will be considered to have withdrawn from participation in LRAP at the time that the leave began.

If, however, forbearance is denied, the participant is entitled to "family leave

status” under LRAP, which can be granted for up to 24 months over the course of participation in the Program. They will remain a participant in the Program for purposes of calculating seniority but no LRAP benefits will be provided. Similarly, if the graduate does not enter qualifying employment at the end of the forbearance period, they will be considered to have withdrawn from participation in LRAP at the time that the leave began.

### *Unemployment*

A graduate who experiences unemployment for more than a brief period of time should request an “unemployment deferment” from their original lender(s). If deferment is granted, LRAP assistance is unnecessary because there are no loan payments to be made.

The graduate will not be required to withdraw from the Program, unless they do not subsequently enter qualifying employment within three months. Participants may apply for an extension, however, up to twelve months.

## **EXITING AND ENTERING THE PROGRAM**

It is possible for graduates to withdraw, or exit, LRAP and then resume participation in the Program. In this scenario, the following provisions apply:

- (1) Participants receive credit for the years they were in the Program for seniority adjustments. For example, if a participant is in LRAP for two years, leaves for two years, and then rejoins the program, their first year back will be considered their third year in the program for purposes of calculating their seniority

adjustment.

- (2) If the participant joined the Program within five years of graduation, they may re-enter the Program any time within ten years of graduation.
- (3) Upon re-entering the Program, the participant can stop repayment of the loans awarded through LRAP during their earlier participation.
- (4) Regardless of withdrawal from the Program, a participant may only receive LRAP benefits for the ten years following their graduation from the Law School. That time period is not extended due to withdrawal and re-entry.
- (5) Any prior debt remaining from previous enrollment in the Program will be deducted from future LRAP awards. If the prior debt is not repaid within either five years or the end of program eligibility, whichever is earlier, the debt will become immediately due. A repayment plan can be established with agreement from the LRAP Executive Committee.

## Some Questions & Answers about LRAP

- 1) What if my income changes during the year?

Please report changes in income to the Law School promptly (send an email to [lrp@law.stanford.edu](mailto:lrp@law.stanford.edu)). This avoids headaches later. Note that awards are modified as a result of income verification (from tax returns). Thus, if a participant over-projects their income, they will receive the additional amount they would have been awarded; if a participant under-projects, the excess will be deducted from a subsequent award. In the event the excess exceeds award eligibility, the participant is billed for the difference.

- 2) What if my family situation changes over the course of the year?

Getting married and/or having a child can affect your LRAP award eligibility. Although awards are based on initial projections, they are modified as a result of end-of-year tax returns. Thus, the tax return you file, showing the number of exemptions you claim, will determine your award eligibility for the year.

- 3) Why does my LRAP award differ from my calculations?

There are two different reasons awards most often differ from applicants' own calculations. First, LRAP only covers need-based student loans. Graduates who are repaying "non-need-based" loans, most often borrowed to cover their in-school student contributions, find their LRAP awards to be lower than expected. Second, prior-year awards are verified against end-of-year tax returns; new awards are modified (up or down) if the earlier awards were inaccurate.

- 4) If I am considering a new job and have questions about whether it would meet the "qualifying employment" criteria, what should I do?

We realize that a Stanford law degree qualifies our graduates for many types of positions that are law-related and benefit from a JD. If you have any questions about a new position you are considering, please send an initial inquiry to the SLS Financial Aid Office ([lrp@law.stanford.edu](mailto:lrp@law.stanford.edu)). Please include a description of your job duties and the organization at which you will be employed. The Committee will evaluate eligibility and provide you with feedback.

Additional information as well as an on-line, interactive calculator can be found at [LRAP Calculator](#).

## SAMPLE LRAP ALUMNI PROFILES AND CALCULATIONS

Example 1: SLS graduate has eligible student loan debt of \$150,000 (6.5% interest). Monthly payment is \$1,703.22 and annual payment is \$20,439. Enrolled in SLS LRAP.

Year	Salary	Sample Position	Marital Info	Dependent Info	Stanford Pays	Graduate Pays
1	\$48,000	SLS Fellowship, Alameda County Public Defender's Office	Unmarried	No kids	\$20,439	\$0
2	\$131,144	Public Defender, SF			\$0	\$20,439
3	\$133,767	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	No kids	\$0	\$20,439
4	\$136,442	Public Defender, SF			\$0	\$20,439
5	\$139,171	Public Defender, SF			\$0	\$20,439
6	\$141,954	Public Defender, SF		One child	\$0	\$20,439
7	\$144,794	Public Defender, SF		Two children	\$0	\$20,439
8	\$147,689	Public Defender, SF			\$0	\$20,439
9	\$150,643	Public Defender, SF			\$0	\$20,439
10	\$153,656	Public Defender, SF			\$0	\$20,439

Example 2: This is the same SLS graduate as in Example 1, but they are concurrently enrolled in SLS LRAP and the Federal Public Service Loan Forgiveness Program (PSLF).

Year	Salary	Sample Position	Marital Info	Dependent Info	Stanford Pays (PSLF)	Graduate Pays (PSLF)
1	\$48,000	SLS Fellowship, Alameda County Public Defender's Office	Unmarried	No kids	\$2,496	\$0
2	\$131,144	Public Defender, SF			\$0	\$10,661
3	\$133,767	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	No kids	\$0	\$10,773
4	\$136,442	Public Defender, SF			\$0	\$10,891
5	\$139,171	Public Defender, SF			\$0	\$9,385
6	\$141,954	Public Defender, SF		One child	\$0	\$9,513
7	\$144,794	Public Defender, SF		Two children	\$0	\$8,973
8	\$147,689	Public Defender, SF			\$0	\$8,823
9	\$150,643	Public Defender, SF			\$0	\$9,118
10	\$153,656	Public Defender, SF			\$0	\$9,543

Example 3: SLS graduate has eligible student loan debt of \$100,000 (6.5% interest). Monthly payment is \$1,135.48 and annual payment is \$13,626. Enrolled in SLS LRAP.

Year	Salary	Sample Position	Marital Info	Dependent Info	Stanford Pays	Graduate Pays
1	\$50,000	Colorado AG Honor's Program	Unmarried	One Child	\$13,626	\$0
2	\$78,700	Associate Attorney, Earthjustice, Denver			\$13,626	\$0
3	\$88,800	Associate Attorney, Earthjustice, Denver			\$12,926	\$700
4	\$98,900	Associate Attorney, Earthjustice, Denver			\$10,776	\$2,850
5	\$100,000	Assistant Attorney General, Colorado		Two Children	\$10,879	\$750
6	\$102,000	Assistant Attorney General, Colorado			\$12,751	\$875
7	\$135,200	Senior Attorney, Earthjustice, Denver		Three Children	\$3,776	\$9,850
8	\$141,300	Senior Attorney, Earthjustice, Denver			\$576	\$13,050
9	\$145,000	Senior Attorney, Earthjustice, Denver			\$0	\$13,626
10	\$150,000	Senior Attorney, Earthjustice, Denver			\$0	13,626

Example 4: This is the same SLS graduate as in Example 3, but they are concurrently enrolled in SLS LRAP and the Federal Public Service Loan Forgiveness Program (PSLF).

Year	Salary	Sample Position	Marital Info	Dependent Info	Stanford Pays (PSLF)	Graduate Pays (PSLF)
1	\$50,000	Colorado AG Honor's Program	Unmarried	One Child	\$1,068	\$0
2	\$78,700	Associate Attorney, Earthjustice, Denver			\$4,602	\$0
3	\$88,800	Associate Attorney, Earthjustice, Denver			\$5,462	\$0
4	\$98,900	Associate Attorney, Earthjustice, Denver			\$6,322	\$0
5	\$100,000	Assistant Attorney General, Colorado		Two Children	\$5,468	\$0
6	\$102,000	Assistant Attorney General, Colorado			\$5,518	\$0
7	\$135,200	Senior Attorney, Earthjustice, Denver		Three Children	\$3,776	\$4,098
8	\$141,300	Senior Attorney, Earthjustice, Denver			\$576	\$7,758
9	\$145,000	Senior Attorney, Earthjustice, Denver			\$0	\$8,554
10	\$150,000	Senior Attorney, Earthjustice, Denver			\$0	\$8,904