

LRAP 2026 Program Terms

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 LRAP is limited to 10 years, which is calculated beginning the January following the year of graduation. Graduates must register for LRAP and receive benefits within 5 years of conferral of their degree in order to enter and exit the program over the ten year period from graduation. At the end of the 10th year in LRAP, participants must submit tax documents for final verification of all previous LRAP loans. Once verifications are complete, the loans will be forgiven. This process may result in additional funds, a repayment obligation, or full cancellation of the loan.

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. The Levin Center staff will send an email to the class listserv notifying 3L students that you must register in order to receive notification in the Fall when the new LRAP terms are ready.

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 to answer the

questions that relate to your employment status, current principal balance, your number of dependents, assets, etc. If you are a graduating student, this will include documentation of your projected income for the following year. For all returning participants, we will need your lenders' statements (showing both principal balance and payment history), tax documents verifying the prior year's income, and IRS letter documenting your employer's tax-exempt nonprofit status, if applicable.

Step 3: October and Beyond- Submit Your Application

Applications for LRAP open up late September/Early October of every year. SLS staff review applications on a rolling basis. For those graduating in June, direct loan grace periods end in mid-December. Submit your completed LRAP application and supporting documentation by October 31 if you want to receive your reward before December 31. If you submit your application after November 1, our office will process it as soon as we can but you should expect to receive your award after January 1 of the next year. Applications can be submitted at any time during the calendar year for which you would qualify for LRAP benefits.

Step 4: January and Beyond – Make Any Adjustments

Email our office to make any adjustments based upon changed circumstances (e.g., salary increases or decreases, marriage, new dependents). You can do so by submitting an updated application to lrp@law.stanford.edu with the subject heading: LRAP adjustment request.

Program 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 preapproval 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.

Participants with specific questions related to their unique situations (e.g., how does the administrative forbearance impact my repayment plan if I want to finish on the original 10 year plan?) should send an email to lrp@law.stanford.edu.

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. LRAP benefits apply only to eligible educational loans that are in active repayment. To participate in LRAP, graduates must keep all qualifying loans in good standing and in a repayment status with a required monthly payment due.

Graduates are not eligible for LRAP while any of their qualifying loans are in delinquency, deferment, forbearance, administrative forbearance, or default, because these statuses pause or alter the standard repayment schedule used to calculate LRAP awards.

If a borrower restores their loan(s) to active repayment, they may regain LRAP eligibility for future award periods.

How long can you participate?

JD graduates of the Law School must apply to enter the program within the first five years after their graduation and receive benefits in order to enter and exit the program over the ten year period from graduation. Graduates can participate in the program for a maximum of ten calendar years following conferral of their degree unless an exception is granted. The term may be extended up to 24 months maximum for alumni who have been granted family leave status or unemployment status and whose loans are in forbearance. The ten-year rule is not extended should the graduate enter the program several years following graduation, defer student loan payments, enter and exit LRAP multiple times, 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 unless an exception is granted.

Graduates should also not assume SLS will cover any loans you fully pay off ahead of schedule.

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.

What kinds of jobs are covered?

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

1. Law-related, which requires that the position substantially utilizes the legal training and skills of the graduate;
2. Public interest in spirit and content, which requires that the position primarily focuses on using the law to benefit of clients and communities that is not focused on creating profit;
3. At least part-time (defined as 0.5 Full-time Equivalent pursuant to the employer's personnel policies); and
4. Paid.

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 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; 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;
5. A public or private, nonprofit law school or university subdivision.

LRAP benefits are available to graduates working in qualifying public interest positions at 0.5 FTE or higher.

Graduates enrolled in a full-time academic degree program are not eligible for LRAP benefits. Research, teaching, or graduate assistant roles that are part of full-time academic enrollment—even if they meet the 0.5 FTE threshold—do not qualify as eligible employment for LRAP purposes.

Graduates enrolled in evening, part-time, or executive education programs may still be eligible for LRAP as long as their primary paid employment independently meets all LRAP employment requirements.

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;
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 (or equivalent title for a traditional “podium faculty” position), 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 term-limited judicial clerk for up to three years *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 *additional clerkships*. Graduates who pursue additional clerkships beyond three years may receive LRAP benefits during that subsequent 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.

Note: SLS is making an exception to the employment rules to include all employment after graduation for students in the classes of 2023, 2024, 2025, 2026, and 2027 for any student who receives Income Service Loans (ISLs) 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. For instance, alumni selected for the pilot Flywheel Fellows program have special conditions that vary from the standard LRAP program. SLS agrees to:

- Consider the Income Share Agreement (ISA) payments to be equivalent to loan payments;
- Ignore spousal income for any married Flywheel Fellows and only calculate benefits based on the Fellow's Gross Income;
- Accept any paid employment as qualified for the purposes of the Flywheel Fellows program but only LRAP eligible jobs receive tax-free LRAP benefits and SLS will not cover the tax obligations for graduates who are in LRAP ineligible jobs;
- Provide benefits to Flywheel Fellows for their ISA payments up to the amount of a standard loan under LRAP, so Flywheel Fellows will never receive less than what they would have under LRAP;
- Extend the LRAP benefits period for Flywheel Fellows to 12 years to align with Flywheel Fellows 12 year repayment timeline.

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 + 75% of their salary over \$105,000.

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 works 0.75 full-time equivalent (meaning they work 75% of the hours of a full-time employee), their salary will be multiplied by 1.33 to equal what their salary would be if they worked full time.

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.

How is Adjusted Gross Income calculated?

All LRAP calculations are based upon a participant's adjusted gross income (AGI). SLS determines a participant's AGI under LRAP by starting with a participant's federal AGI, which can be found on Line 11 of Tax Return Form 1040, and then making additional adjustments listed below.

Participants can project their federal AGI by starting with their projected gross salary, then subtracting any deductions, including contributions to an employee-sponsored 401k or personal IRA, contributions to flexible savings or health savings accounts, or other deductions that lower taxable income, although LRAP will not consider the deduction for student loan interest. Participants can take advantage of these deductions to lower their AGI and receive more LRAP benefits. For more information on calculating your federal AGI, please see <https://www.irs.gov/e-file-providers/definition-of-adjusted-gross-income>.

LRAP allows participants to further reduce the amount of the income used to calculate their benefits in four 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.
4. *After-tax Roth IRA retirement contributions*: Participants may further reduce their AGI for after-tax retirement contributions to a Roth IRA, up to the IRS' maximum contribution (\$7,000 in 2025 for those under the age of 50). This cap applies specifically to Roth IRA contributions, not to employer-sponsored pre-tax contributions.

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., non-retirement savings, inheritances, or gifts) will be taken into consideration as income when calculating the LRAP benefit in the year those funds are received. Asset values are assessed based on the participant's cash, savings, checking, and investment portfolio (stocks & mutual funds) at the time of LRAP application submission each year. *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.

Participating in the Federal Public Service Loan Forgiveness Program and LRAP

SLS does not require participants to enroll in the federal government's Public Service Loan Forgiveness (PSLF) Program in order to participate in LRAP. We encourage alumni to consider PSLF and allow joint enrollment in both LRAP and PSLF.

LRAP and PSLF are structured differently. LRAP calculates repayment of debt on a ten-year plan, and forgives on an annual basis, so the payments are higher to bring your balance down each year. PSLF calculates payments based on your income rather than your debt balance, and forgives any remaining debt after 120 qualifying monthly payments, so the payments are lower to make the program affordable.

If a participant chooses to enroll in both PSLF and LRAP, we will calculate the LRAP award as if the participant were on the LRAP ten-year repayment plan, and provide an amount that does not exceed the annual PSLF payments. If the PSLF payments are less than or equal to what SLS would pay under LRAP, then SLS covers the entire PSLF payment. If the PSLF payments are greater than what SLS would pay under LRAP, then SLS covers part of the PSLF payment and the participant is obligated to pay the rest.

We encourage alumni to consider enrolling in PSLF because it can substantially reduce participants' contributions, especially when your salaries are above \$120,000. 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 PSLF, Stanford will pay 100% of the alum's \$2,496 loan payments for that first year, and Alumnus A only pays \$10,661 that second year. See the full calculation over ten years at the end of this document.

For more details on PSLF, please see <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>. Stanford has contracted with Ardeo to support our graduates who wish to participate in PSLF. SLS graduates can call 630-749-9714 or email SLS@ardeo.org.

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 31**. Applications are processed on a rolling basis, as received.

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 different between projected and actual income.

As an example: when applying for LRAP in the fall of 2026, a participant estimates that their AGI will be \$84,000 in 2027. At the end of 2027, however, the participant realizes that their 2027 AGI turned out to be only \$78,000. Because of the overestimation, the participant's 2027 LRAP award amount should have been higher. The income overestimation is reflected on the participant's 2027 tax return, which they obtain in the spring of 2028 and submit in the fall of

2028 as part of their application for a 2029 LRAP award. Any upward adjustment to account for the overestimation will be included in the participant's 2029 LRAP award. In other words, an over- or under-estimation of income in "year 1" will be reflected in the application submitted in "year 2" and may result in an adjustment to the award amount for "year 3."

Other instances when a participant's LRAP award might be adjusted later include if a participant changes jobs during the year and their salary is lower/higher than what had been projected on their application or if the participant receives a bonus that increases their actual income.

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." This sum is not eligible for future cancellation. Repayment of LRAP overpayments can be made either through a lump sum or a repayment plan with our servicer. Upon request, participants can receive a repayment term of up to 5 years, which may or may not include interest depending on the type of loan or continued eligible employment. If the participant remains in eligible public interest employment but no longer qualifies for funding due to income, no interest will be charged. However, if they are no longer in eligible employment, a 6.8% interest rate will apply. Clerkship loans accrue 6.8% interest from disbursement, and repayment will include this accrued interest as well as any additional interest on monthly payments.

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.

Leave from Work

If a participant is granted leave from work (e.g., family leave, sick leave, vacation, sabbatical) which is paid or unpaid, then there is no disruption of employment and the participant maintains eligibility for LRAP benefits and full program participation.

If a participant is unemployed for a brief period of time and is able to continue paying their loans, for instance during a transition between jobs, then the participant maintains eligibility for LRAP benefits and full program participation.

If a participant leaves the workforce and finds themselves temporarily unable to pay their educational debt, then they have options for managing their payments. 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.

Thus, LRAP provides the following two exceptions to the ten-year rule outlined earlier in the Program Description section above. A participant granted leave under one of these exceptions will have additional time added to extend their time in LRAP. A maximum of 24 months' extension will be granted to an LRAP participant, regardless of the reason.

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 by submitting a request to the LRAP Executive Committee.

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.

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	Unmarried	No kids	\$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	Married, spouse is also a public defender	No kids	\$0	\$20,439

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Enrolled in SLS LRAP**

Year	Salary	Sample Position	Marital Info	Dependent Info	Stanford Pays	Graduate Pays
			on LRAP, of equal salary			
5	\$139,171	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	One child	\$0	\$20,439
6	\$141,954	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	One child	\$0	\$20,439
7	\$144,794	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	Two children	\$0	\$20,439

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Enrolled in SLS LRAP**

Year	Salary	Sample Position	Marital Info	Dependent Info	Stanford Pays	Graduate Pays
8	\$147,689	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	Two children	\$0	\$20,439
9	\$150,643	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	Two children	\$0	\$20,439
10	\$153,656	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	Two children	\$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	\$2,403	\$0
2	\$131,144	Public Defender, SF	Unmarried	No kids	\$0	\$10,646
3	\$133,767	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	No kids	\$0	\$10,834
4	\$136,442	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	No kids	\$0	\$11,025

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)
5	\$139,171	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	One child	\$0	\$10,256
6	\$141,954	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	One child	\$0	\$10,406
7	\$144,794	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	Two children	\$0	\$9,525
8	\$147,689	Public Defender, SF	Married, spouse is also a	Two children	\$0	\$9,666

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)
			public defender on LRAP, of equal salary			
9	\$150,643	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	Two children	\$0	\$9,809
10	\$153,656	Public Defender, SF	Married, spouse is also a public defender on LRAP, of equal salary	Two children	\$0	\$9,952

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		One Child	\$13,626	\$0
3	\$88,800	Associate Attorney, Earthjustice, Denver		One Child	\$12,926	\$700
4	\$98,900	Associate Attorney, Earthjustice, Denver		One Child	\$10,776	\$2,850
5	\$100,000	Assistant Attorney General, Colorado		Two Children	\$10,879	\$750
6	\$102,000	Assistant Attorney General, Colorado		Two Children	\$12,751	\$875

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
7	\$135,200	Senior Attorney, Earthjustice, Denver		3 children	\$3,776	\$9,850
8	\$141,300	Senior Attorney, Earthjustice, Denver		3 children	\$576	\$13,050
9	\$145,000	Senior Attorney, Earthjustice, Denver		3 children	\$0	\$13,626
10	\$150,000	Senior Attorney, Earthjustice, Denver		3 children	\$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	Graduate Pays
1	\$50,000	Colorado AG Honor's Program	Unmarried	One Child	\$1,747	\$0
2	\$78,700	Associate Attorney, Earthjustice, Denver		One Child	\$4,520	\$0
3	\$88,800	Associate Attorney, Earthjustice, Denver		One Child	\$5,429	\$0
4	\$98,900	Associate Attorney, Earthjustice, Denver		One Child	\$6,336	\$0
5	\$100,000	Assistant Attorney General, Colorado		Two Children	\$5,375	\$0
6	\$102,000	Assistant Attorney General, Colorado		Two Children	\$5,414	\$0

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	Graduate Pays
7	\$135,200	Senior Attorney, Earthjustice, Denver		3 children	\$3,776	\$3,758
8	\$141,300	Senior Attorney, Earthjustice, Denver		3 children	\$576	\$7,388
9	\$145,000	Senior Attorney, Earthjustice, Denver		3 children	\$0	\$8,149
10	\$150,000	Senior Attorney, Earthjustice, Denver		3 children	\$0	\$8,459