In support of our mission to the cause of justice and a lasting commitment to pro bono and public service, Carolina Law wants to encourage students to enter permanent public service employment without regard to debt burden and to assist our graduates entering public service with their law school loan debt.

Loan Repayment Assistance Program (LRAP)
www.law.unc.edu/admissions/financing/lrap

HOW DOES IT WORK?
Recipients receive a short-term loan from UNC School of Law and use those funds toward the payment of law school education loans. Eligibility is determined through the application and is reconfirmed after a year. If the recipient is still LRAP-eligible after a year, the short-term loan is forgiven. If a recipient becomes ineligible at any point during the year, the ineligible funds must be repaid.

WHO IS ELIGIBLE FOR LRAP?
Applicants must be graduates of UNC School of Law and must work a minimum of 20 hours per week in a law-related job in public service that makes substantial use of legal skills by requiring passage of the bar or otherwise drawing heavily on law school training. Applicants must also have a salary of less than the maximum salary set by their location and be in active loan repayment.

WHICH LOANS ARE CONSIDERED?
All federal and private education loans disbursed during an applicant’s enrollment at UNC School of Law will be allowed. Undergraduate loans and bar loans will not be included.

Since 2010, LRAP has awarded more than $1.5 million of assistance to more than 140 alumni in 20 states.
Federal Public Service Loan Forgiveness (PSLF)
studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service

The U.S. Department of Education established PSLF to inspire individuals to enter and continue to work full time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance of their federal education loans after making 120 payments while employed by certain public service employers.

WHO IS ELIGIBLE FOR PSLF?
Applicants must work at least an annual average of 30 hours per week in employment with a federal, state or local government agency, entity or organization or a not-for-profit organization. The type or nature of employment with the organization and the type of services that the public service organization provides do not matter for PSLF purposes.

WHICH LOANS ARE CONSIDERED?
Only Federal Direct Loans under a qualifying repayment plan are eligible. To take advantage of PSLF for Federal Family Education Loans (FFEL) and Federal Perkins Loans, you may consolidate them into a Direct Consolidation Loan.

HOW DOES IT WORK WITH UNC SCHOOL OF LAW LOAN REPAYMENT ASSISTANCE PROGRAM (LRAP)?
LRAP provides a portion of your required monthly payment while you are making your 120 qualifying payments for PSLF. After 120 payments, PSLF forgives the remaining balance on your federal education loans, and your LRAP eligibility ends.

“LRAP allows me to realize the dream that led me to law school in the first place: being a public defender. Without assistance from this program to pay my student loan payment each month, I would not be able to make ends meet as a public defender. I am extremely grateful and appreciative of the opportunity LRAP provides me.”
— LAUREN GEBHARD, CLASS OF 2011, ASSISTANT PUBLIC DEFENDER, GUILFORD COUNTY PUBLIC DEFENDER’S OFFICE

Median Salaries

Employment Type Funded

Students discuss a legal matter during the Pro Bono Program Wills Trip to Boone, N.C.