

What is LRAP?

- LRAP (the Loan Repayment Assistance Program) is a Columbia program that is available to help JD graduates pursuing judicial clerkships and other public interest/public sector opportunities repay their loans.
- Below, please find pertinent information relating specifically to judicial clerkships.

Am I eligible for LRAP during my clerkship?

- Yes. Clerking counts as public interest employment, so for those planning to use LRAP for the full 10 years, clerking does not change anything about the program.
- There is also a special LRAP program for clerkship participants who don't plan to use LRAP after their clerkships. We encourage you to talk to the LRAP Administrator, Ms. Seandell James, for more information.

My clerkship starts two years after graduating. May I still enroll in LRAP?

- Yes, you may enroll in LRAP up to seven years after graduating from law school.
- However, during your non-LRAP years, you are required to pay your loans on an LRAP schedule – that is, pay 30% of your annual earnings above \$70,000 toward your student loans.

What is my expected salary as a clerk?

- According to the Office of Judicial Careers, the following information provides an estimated overview of salary information.
- In the federal system, clerkship salaries depend on location/cost of living adjustments, bar passage, and years of experience. Federal salary scales are available here: <https://www.uscourts.gov/careers/compensation/judiciary-salary-plan-pay-rates>. Generally:
 - JSP-11, step 1 – Law school graduates with academic excellence and no legal work experience.
 - JSP-12, step 1 – One or more years of post-graduate legal work experience and bar membership of a state, territory, or federal court of general jurisdiction.
 - JSP-13, step 1 – Two or more years of post-graduate legal work experience and bar membership of a state, territory, or federal court of general jurisdiction.
- In the state system, salary ranges are generally available through the [Vermont Law School Guide to State Court Clerkships](#) (Username: Black; PW: Walnut).

How many clerks generally enroll in LRAP? Is it mandatory to enroll in LRAP during my clerkships?

- The clerkship participation differs each year, but it typically ranges from approximately 15 to 20 participants in any given year.
- It is not mandatory to enroll in LRAP during a clerkship. It is an option for JD graduates who may plan to participate in LRAP through public interest/public service employment, or for other graduates, it is simply to obtain some repayment assistance during their clerkship year(s).

If I clerk twice or three times, will I be eligible for LRAP during each of those years?

- Yes. However, during your non-LRAP years, you are required to pay your loans on an LRAP schedule – that is, pay 30% of your annual earnings above \$70,000 toward your student loans.
- So, if you earned \$180,000 at a law firm for a year, you would need to have paid back \$33,000 (or 30% of \$110,000) that year. If you hadn't done so, you would be required to make a lump sum payment on your loans before being eligible to participate.

Do I have to pay interest on the amount that CLS gives me during my LRAP enrollment?

- This depends on your sector of post-clerkship employment, as noted below.
- If you leave qualifying employment (typically by joining the private sector), you are responsible for paying Columbia back for the LRAP assistance received during your clerkship.
- LRAP loans have a 5% interest rate.

What happens after I leave my clerkship? May I continue with LRAP?

- This depends on if your post-clerkship position qualifies as LRAP eligible, as noted below.
- **Private sector:** If you leave your clerkship and pursue private sector work, you will no longer be eligible for LRAP. In addition, you will be responsible for paying back the LRAP amount that Columbia provided in assistance during the period of your clerkship participation. The terms of LRAP repayment are at 5% interest over a two-year period.
- **Public interest/service sector:** Your clerkship year(s) will count towards the ten-year LRAP period. If you leave your clerkship and pursue qualifying public interest or public service work, as noted in the LRAP policy, at that point you will **not** have to pay back any of the assistance that you received from Columbia during the period of your clerkship participation. Also, you will **not** have to pay the 5% interest which accrued on the LRAP benefits received during the clerkship.

Who can I contact regarding additional LRAP questions as it pertains to clerkships?

- Please visit the following website for the full LRAP description: www.law.columbia.edu/financial-aid.
- To discuss your particular circumstances or any additional questions, please
 1. Visit the Office of Financial Aid's dedicated LRAP office hours on Fridays, from 1 to 3 PM, or
 2. Email LRAP@law.columbia.edu.

The Law School Office of Financial Aid contact information.

- Email: LRAP@law.columbia.edu
- Phone: (212) 854-6522
- Location: William and June Warren Hall, 5th Floor