

**2019 LRAP Application****Instructions****2019 LRAP Application Instructions**

Thank you for your interest in the DC Bar Foundation's loan repayment assistance program (LRAP). Please note your username and password as you will use this login information every year and for every certification, if approved for an award. Before you begin, please read the **2019 LRAP Guidelines, Checklist and Common Application Mistakes document, online application instructions**, and other information on the **LRAP pages of our website**. If these resources do not address your questions or concerns, please email [lrp@dcbfoundation.org](mailto:lrp@dcbfoundation.org).

The application is **due by 3:00 pm on Thursday, October 25, 2018** and requires completing these seven tabs. In addition to the instructions in the 2019 LRAP Guidelines, make sure to follow the instructions on each tab:

1. Personal Information
2. Income & Employment Information
3. Other LRAPs & Service Obligations
4. Loan Information
5. Other Comments (optional)
6. Applicant Certification
7. Attachments (more information provided below)

**Attachments**

The attachments required are:

1. Attachment A: Employer Certification Form (download form [here](#))
2. Attachment B: School Loan Cover Sheet (download sheet [here](#))
3. Attachment C: School Loan Verification Documents
4. Attachment D: Current Resume
5. Attachment E: 2017 Federal Income Tax Return

Attachment F Other Documents is optional and available to those who need to attach additional documents, such as verification of an LRAP award you received from your law school.

### **Further Instructions for Attachments B and C: School Loan Cover Sheet and Verification Documents**

View [this document](#) for an example of how Attachment B School Loan Cover Sheet and Attachment C School Loan Verification Documents should be completed. Further instructions are provided in the [2019 LRAP Guidelines](#) and the [Checklist and Common Application Mistakes document](#).

For **Attachment B School Loan Cover Sheet**, follow the instructions at the top of the document. Do not forget PRINCIPAL and INTEREST for the Current Balance of each loan and to sum amounts at the bottom of each page.

For **Attachment C School Loan Verification Documents**, please compile (1) a loan payment history for July, August, and September 2018, and (2) online statements and any other documents necessary, for *all current educational loans* that you have listed on your School Loan Cover Sheet (Attachment B), to verify the following information:

1. Loan Administrator/Servicer (e.g. SallieMae, Mohela, Great Lakes, Discover, etc.)
2. Loan Type (e.g. subsidized, unsubsidized, Grad Plus, private, etc.)
3. Loan Status (e.g. repayment, deferment, forbearance, etc.)
4. Loan Purpose, if provided on documents (e.g. name of law school, undergrad university, etc.)
5. Original Balance
6. Current/Outstanding Balance (\*\*principal and interest\*\*)
7. Minimum amount due each month
8. Monthly due date of loan payment

### **1. Personal Information**

#### **A. Personal Information**

1. Prefix                      2. First Name                      3. Last Name

- Select One -

4. Suffix

5. Maiden Name

If applicable

6. Do you reside in the District of Columbia?

7. Preferred Email Address

**8. Alternate Email Address****9. Personal Phone Number**

Format: XXX-XXX-XXXX

**10a. Work Phone Number**

Format: XXX-XXX-XXXX

**10b. Work Extension**

If applicable.

**11. Home Address**

Please make sure your address is correct, as this is where we will send all correspondence.

**Street Address**

Include street address and apartment/unit number, if applicable.

City

State

- Select One -

Zip Code

**12a. Do you plan to move in 2019?****12b. If you plan to move in 2019, please explain where and when you expect to move.****13a. Marital Status****13b. If you are single, do you expect your marital status to change in 2019?**

In other words, do you expect to have joint income in 2019?

**B. Spouse's Information**

If you are married/in a domestic partnership/other (or expect to marry), please include his/her information here. Do not complete if you are single, divorced, or widowed.

**1. Spouse's First Name**

2. Spouse's Last Name

3. Spouse's Employer

4. Spouse's Job Title

5. Spouse's Annual Gross Salary

Include all sources of income for your spouse. Your joint annual gross salary and adjusted gross income (AGI) must not exceed \$202,104.80 through September 30, 2019. On October 1, 2019, the joint annual gross salary and AGI cap will increase to \$208,167.95.

### C. Law School Information

1. From which law school did you earn your J.D.?

If your school is not listed, please select "School Not Listed" and email [lrapp@dcbfoundation.org](mailto:lrapp@dcbfoundation.org).

2a. Law School Graduation Month

2b. Law School Graduation Year

XXXX. For example, 2015.

### D. Bar Admission Status

1. Are you a member of the District of Columbia Bar (DC Bar)?

2. If you are not currently a member of the DC Bar, please describe your current status with the DC Bar (e.g. waiving in, date of application, Rule 49, etc.):

3. Please provide the state(s) and date(s) of all licenses, including DC (if applicable):

4. If you are not currently licensed in any state, please explain your situation:

## 2. Income & Employment Information

### A. Income Information

1. What was your Adjusted Gross Income (AGI) on your 2017 Federal tax return?

Your AGI is listed on line 37 of Form 1040 or line 4 of Form 1040EZ on your 2017 U.S. Income Tax Return.

2. Did you file your 2017 tax return jointly?

3. Current Annual Gross Salary (from your eligible employer)

Your individual annual salary (and total individual income) must be less than \$89,553.92 through September 30, 2019. On October 1, 2019, the salary cap will increase by 3% to \$92,240.54.

4a. Other Income (from other sources)

Please provide the amount you receive from any other sources such as a part-time job. Do not include income from your eligible employer (amount you listed above), spouse's income (that you listed on the Personal Information tab), dependents' income, earned interest, or any insignificant one-off payments. If you do not receive income from other sources, please enter "0" (zero).

4b. Other Income Explanation

Please list the source and job title of any other income.

### B. Employment Information

Your employer must be on the [2019 Eligible Employer List](#), meaning your employer must conduct business in DC and on behalf of low-income DC residents. If your employer is not on the list, **your employer must apply by Thursday, October 18, 2018 to be considered for the 2019 LRAP Eligible Employer List.** For more information and to access the application, click [here](#).

1. Current Employer

If you are seeking employment with an eligible employer, please select "Seeking Employment." If your employer is not listed, please select "Other" and notify DCBF by emailing [lrp@dcbf.org](mailto:lrp@dcbf.org).

2. Employer Address

**Street Address**

Provide the street address and suite/unit number of the employer listed above.

City      State  
            <None>

Zip Code

**3. Job Title**

Type N/A if seeking employment.

**4a. Is this position full-time or part-time?**

If you are seeking employment, please answer whether you are seeking full-time or part-time employment.

**4b. If your position is part-time, how many hours do you work a week?****5. Is a law school degree required for your position?**

If you are seeking employment, please indicate if you are seeking a position that requires a law school degree.

**6. Do you provide direct civil legal services to low-income DC residents?**

If you are seeking employment, please indicate if you are seeking a position in which you will provide direct civil legal services to low-income DC residents.

**3. Other LRAPs & Service Obligations****A. Other LRAPs**

The Foundation's LRAP is an LRAP "of last resort," meaning all applicants must "exhaust all other available avenues for loan repayment assistance, including through participation in any available undergraduate or law school debt-forgiveness programs," as regulated by D.C. Code § 4-1704.03(5). This also includes similar programs provided by your employer, a fellowship, or other organizations (i.e. AmeriCorps). In addition, you should seek to determine your eligibility for federal loan repayment programs, including the College Cost Reduction Act and income-driven repayment plans. **Note: it is your obligation to confirm whether your school(s), employer, or any other organization has an LRAP.**

Please select the appropriate responses for each.

**1. Law School**

1a. Law School LRAP

1b. Law School

Complete if you selected b or c for question 1a.

1c. Amount

Complete if you selected option b for question 1a.

1d. Disbursement Frequency

Complete if you selected option b for question 1a.

1e. Decision Date

Complete if you selected option c for question 1a.

**2. Other School**

2a. Other School LRAP

2b. School

Complete if you selected option b or c for question 2a.

2c. Amount

Complete if you selected option b for question 2a.

2d. Disbursement Frequency

Complete if you selected option b for question 2a.

2e. Decision Date

Complete if you selected option c for question 2a.

**3. Employer**

**3a. Employer LRAP****3b. Employer Name**

Complete if you selected option b or c for question 3a.

**3c. Amount**

Complete if you selected option b for question 3a.

**3d. Decision Date**

Complete if you selected option c for question 3a.

**3e. Disbursement Frequency**

Complete if you selected option b for question 3a.

4. If you selected **option d**, that you are "not eligible for the program's award," for questions 1a, 2a, and/or 3a above, please explain.

5. If you selected **option e**, "other," for questions 1a, 2a, and/or 3a above, please explain.

**B. Service Obligations and Payment Plans**

1a. Do you receive any assistance from a fellowship or organization (e.g. AmeriCorps)?

1b. If you selected "yes," please explain the terms of assistance:

2a. Are your loans under Income-Based Repayment (IBR), Pay As You Earn (PAYE), or any income-driven repayment plan?

If your loans are in an income-driven repayment plan, ensure you have read and understand Section IIA5 "Qualifying Loans" of the 2019 LRAP Guidelines regarding annual recertification.

2b. If you selected "no," that your loans are not in an income-driven repayment plan, please explain why:

3a. Did you receive any scholarships, fellowships, grants, awards, or other educational funding for which you are currently or will in the future be required to satisfy a service obligation?



3b. If you selected "yes," please explain the terms of the service obligation:

#### 4. Loan Information

##### A. Loan Information

1. Check off all of your outstanding educational loans:

2a. Are all of your outstanding educational loans currently in repayment?

2b. If you selected "no," please identify:

1. Which loans are not in repayment;
2. The current status of each loan (grace, deferment, or forbearance);
3. When (month and year) they are coming into repayment; and,
4. An estimated monthly payment amount obtained from your lender(s).

3a. Are any of your educational loans consolidated?

3b. If you selected "yes," please:

1. List the servicer of your consolidated loans (e.g. Sallie Mae, Discover, Navient, etc.); and,
2. Identify the purpose (e.g. undergraduate, graduate, law school, and/or bar study) of the loans that are consolidated.

##### B. Loan Balance and Payments

**Instructions:** It is suggested that you complete Attachments B and C before completing this section, because these questions refer to specific cells in Attachment B and information provided in Attachment C.

1. Provide the **original balance** of all outstanding educational loans. Copy this amount from **Cell F27 on Attachment B.**

Do not include any educational loans that you have already paid off. If you have consolidated loans, please include the original amount at time of disbursement, not consolidation.

2. Provide your **current balance**, including **principal and interest**, of all outstanding educational loans. Copy this amount from **Cell G27 on Attachment B.**

3. Provide your **minimum monthly payment** for all outstanding educational loans. Copy the amount from **Cell H27 on Attachment B.**

Sum your monthly payment for ALL educational loans that are outstanding (undergraduate, graduate, law school, and bar study). IMPORTANT: read Section IIA5 "Qualifying Loans" of the 2019 LRAP Guidelines for information on annual recertification of loans in income-driven repayment plans. Only if your loans are in a grace period, deferment, or forbearance, are you allowed to provide an estimate of what your loans will be when they come due. Otherwise, the monthly payment amount provided here must be final and cannot be changed after you submit your application; it will be used to calculate your 2019 LRAP award.

## 5. Other Comments

### A. Other Comments

Use the space below to provide further comments/explanation on any part of the application. You can also use this space to explain any other circumstances that should be considered in reviewing your application, including additional information regarding your personal circumstances or financial need.

## 6. Applicant Certification

### A. Applicant Certification

Please read the seven statements below, initial below each statement, and sign and date at the bottom of this page.

1. I am submitting this information in application for assistance through the 2019 District of Columbia Poverty Lawyer Loan Repayment Assistance Program.

2. I certify that I provide direct civil legal services to low-income DC residents.

3. I certify that I am a lawyer who graduated from an accredited law school.

4. I certify that the loans listed in the Loan Information section of the application and on the School Loan Cover Sheets are in good standing and that I provided an accurate amount for my monthly loan payment.

5. I agree to promptly notify the DC Bar Foundation in writing within 30 days of any changes to my income, residency, employment, monthly loan payment amount, or loan status.

6. I certify that I have read the 2019 LRAP Guidelines and understand that any assistance I receive is subject to and governed by these guidelines. I understand that these guidelines may be modified in the future.

7. I certify the information in this application, forms, and the attachments is true and complete to the best of my knowledge. I understand that if my application is NOT complete, my application will not be accepted.

Applicant Signature

Date of Signature

## 7. Attachments

### A. Required Attachments

To upload an attachment, click "Browse..." and select the document from your finder window. When that window closes, click "Upload" back on the browser window.

#### A. Employer Certification Form

Download the Employer Certification Form from this webpage: <https://dcbfoundation.org/lrap/applications-and-reports/>. The applicant must complete, sign, and date the top part; your employer must complete, sign, and date the bottom part. Upload as a PDF document.

#### B. School Loan Cover Sheet

Download the School Loan Cover Sheet from this webpage: <https://dcbfoundation.org/lrap/applications-and-reports/>. Referring to your payment history and account summaries collected for the School Loan Verification Documents, please fill out the School Loan Cover Sheet for *all current educational loans* (undergraduate, graduate school, law school, and bar study). Please see the top and footer of the document for further instructions. Upload as an Excel document (.xlsx or .xls).

### C. School Loan Verification Documents

Log into your lenders' accounts to download the necessary documents and upload them as one PDF here. View [this document](#) for an example of how Attachment B School Loan Cover Sheet and Attachment C School Loan Verification Documents should be compiled. For further instructions on what to upload here, go to the "Instructions" tab and read the [2019 LRAP Guidelines](#) and [Checklist and Common Application Mistakes document](#). If your loans are currently in grace, forbearance, or deferment, please upload documents verifying their status and any payment estimates and start dates you have obtained from your lender(s).

### D. Current Resume

Please upload your current/updated resume as a PDF document. Your resume must have your current eligible employer listed.

### E. 2017 Federal Income Tax Return

Provide only Form 1040 or 1040EZ. You do not need to attach your state income tax returns or any other forms (e.g. Schedule A or C). If you did not receive any income in 2017 and thus did not file a tax return, please submit documentation from the Internal Revenue Service verifying your status, as a replacement for Attachment E. Upload as a PDF.

## B. Optional Attachment

### F. Other Documents

Optional. Intended for any other documents needed to support your application, such as an award letter from your law school for another LRAP award. If you have multiple documents, combine them into one PDF document and upload here.